

# Exhibit 13



# Ripple, XRP, and the XRP Ledger

NYC Metro Infragard Blockchain Summit

*May 10, 2018*

[REDACTED]@ripple.com



# Agenda

- Introduction
- Ripple, the Company
- XRP, the Digital Asset
- The XRP Ledger, the Blockchain
- Monitoring & Investigations
- Q&A

[REDACTED] CAMS

BSA Officer, Ripple

San Francisco, CA [REDACTED]@ripple.com



**FIELD COMPLIANCE  
OFFICER**

Oversaw BSA/AML  
compliance of 300+ MSB  
agents in Pacific NW

**SENIOR AML  
INVESTIGATOR**

Managed investigation of  
1,000+ cases and  
hundreds of SAR filings

**BSA OFFICER**

Head of BSA Compliance  
for payments Fintech in the  
blockchain/crypto space





# What is Ripple?

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## Enterprise Solutions for Global Payments Using Blockchain Technology

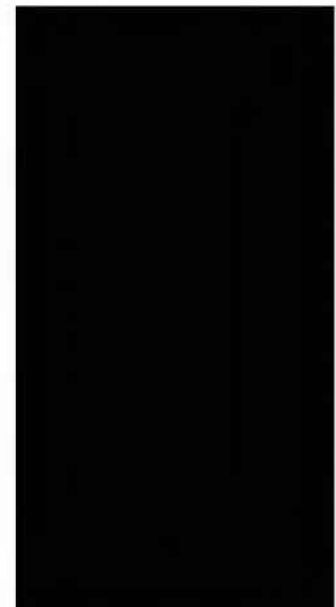
Enabling the world to move money like  
information moves today.



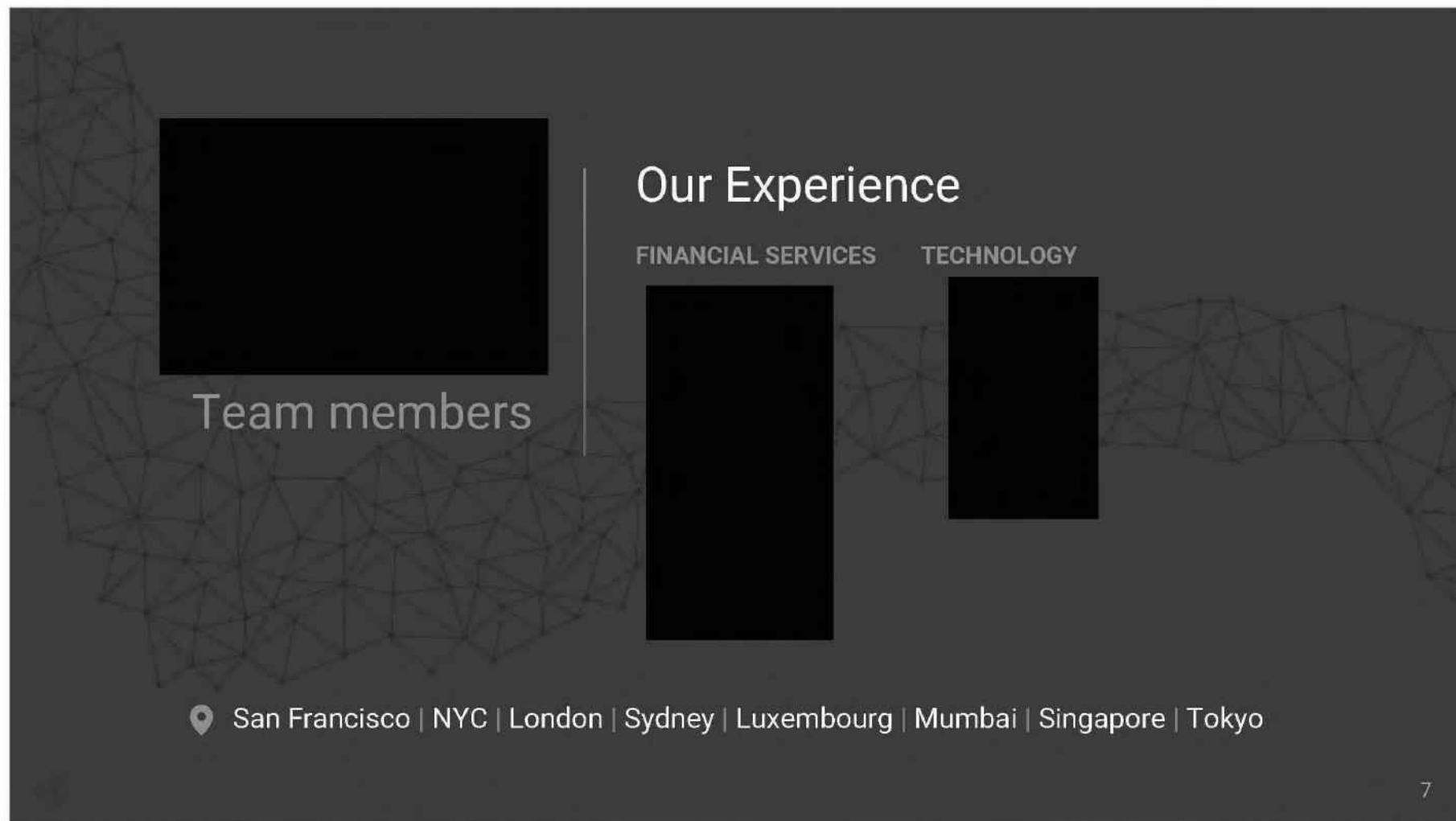


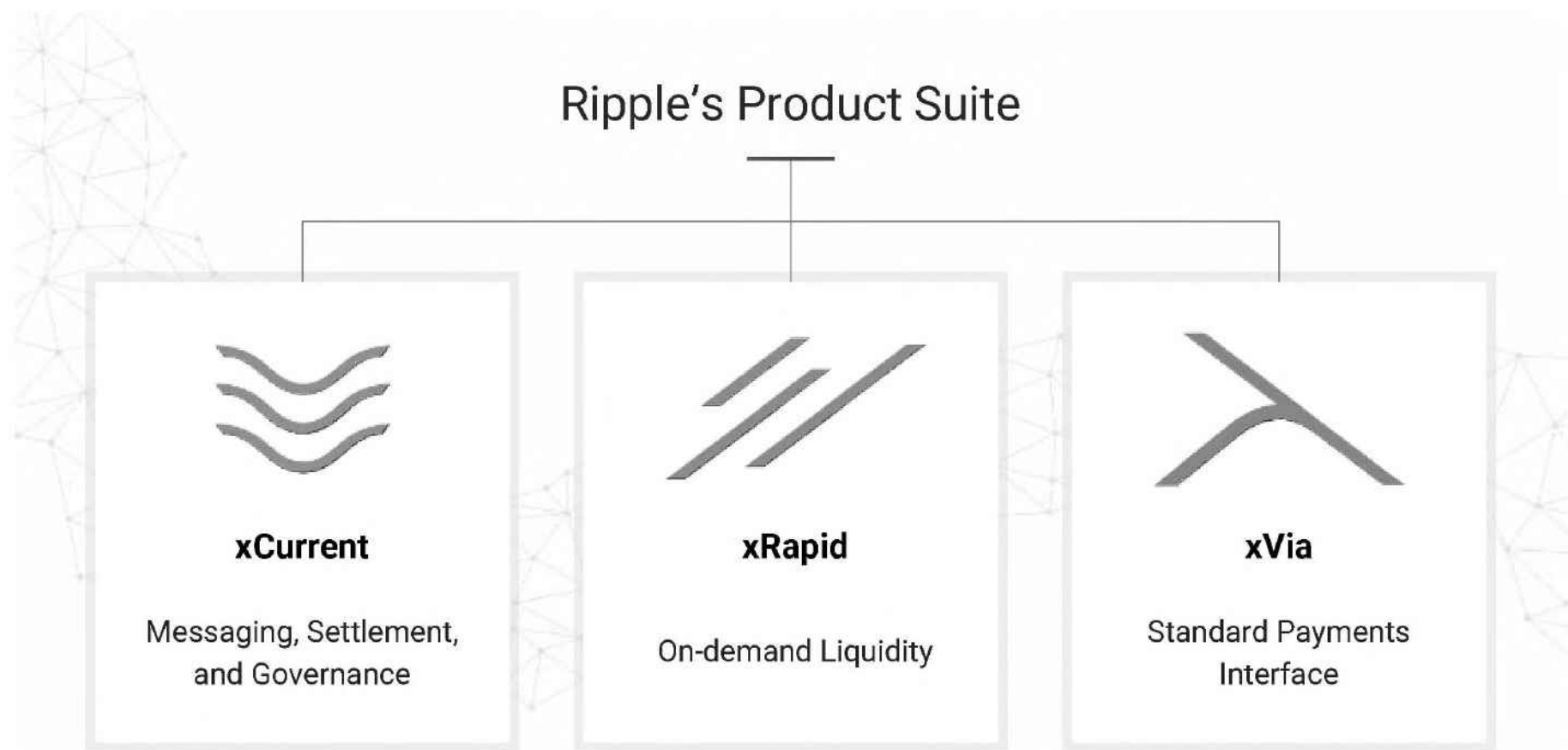
## Our Investors

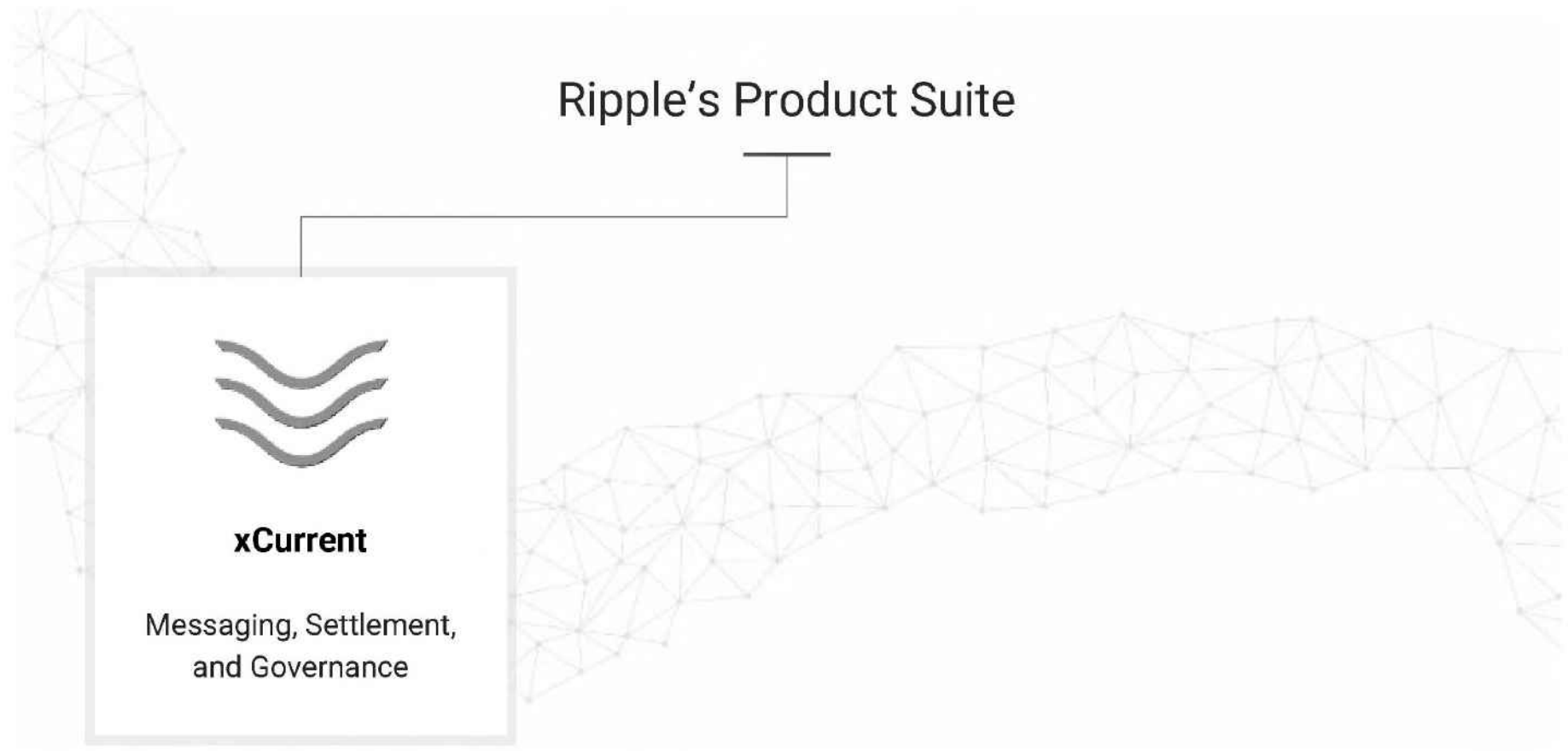
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FOIA CONFIDENTIAL TREATMENT REQUESTED BY RIPPLE LABS, INC.



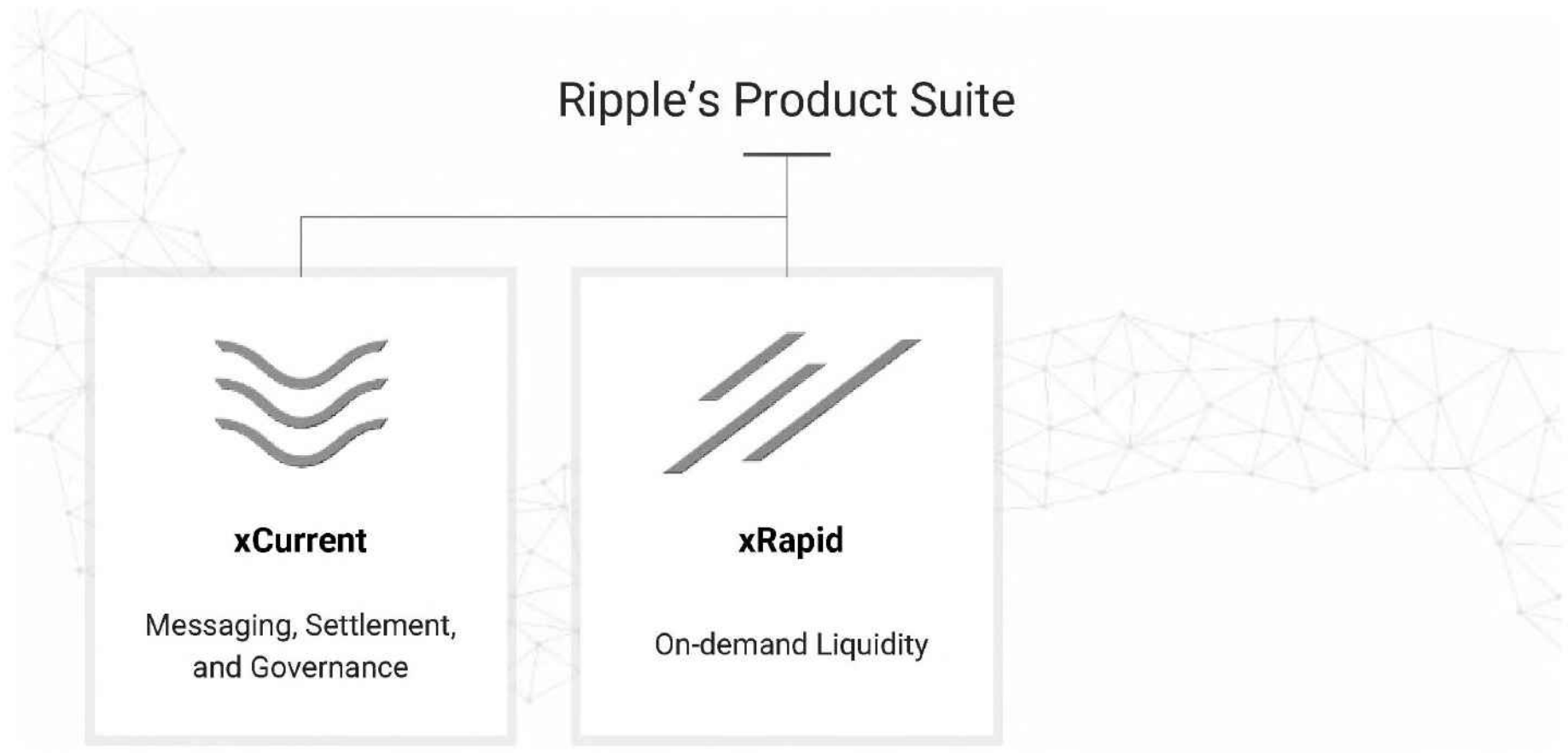




## xCurrent

Banks use xCurrent to process global payments for their customers

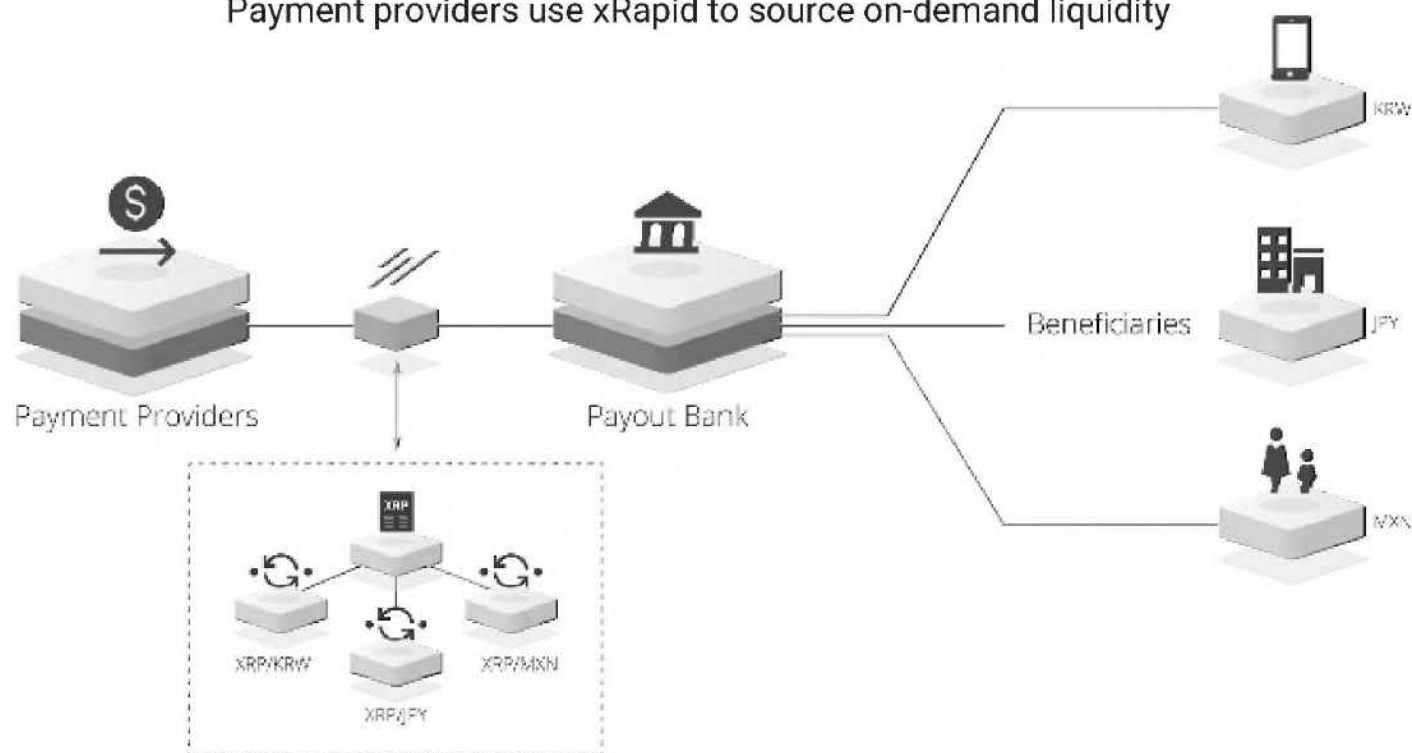


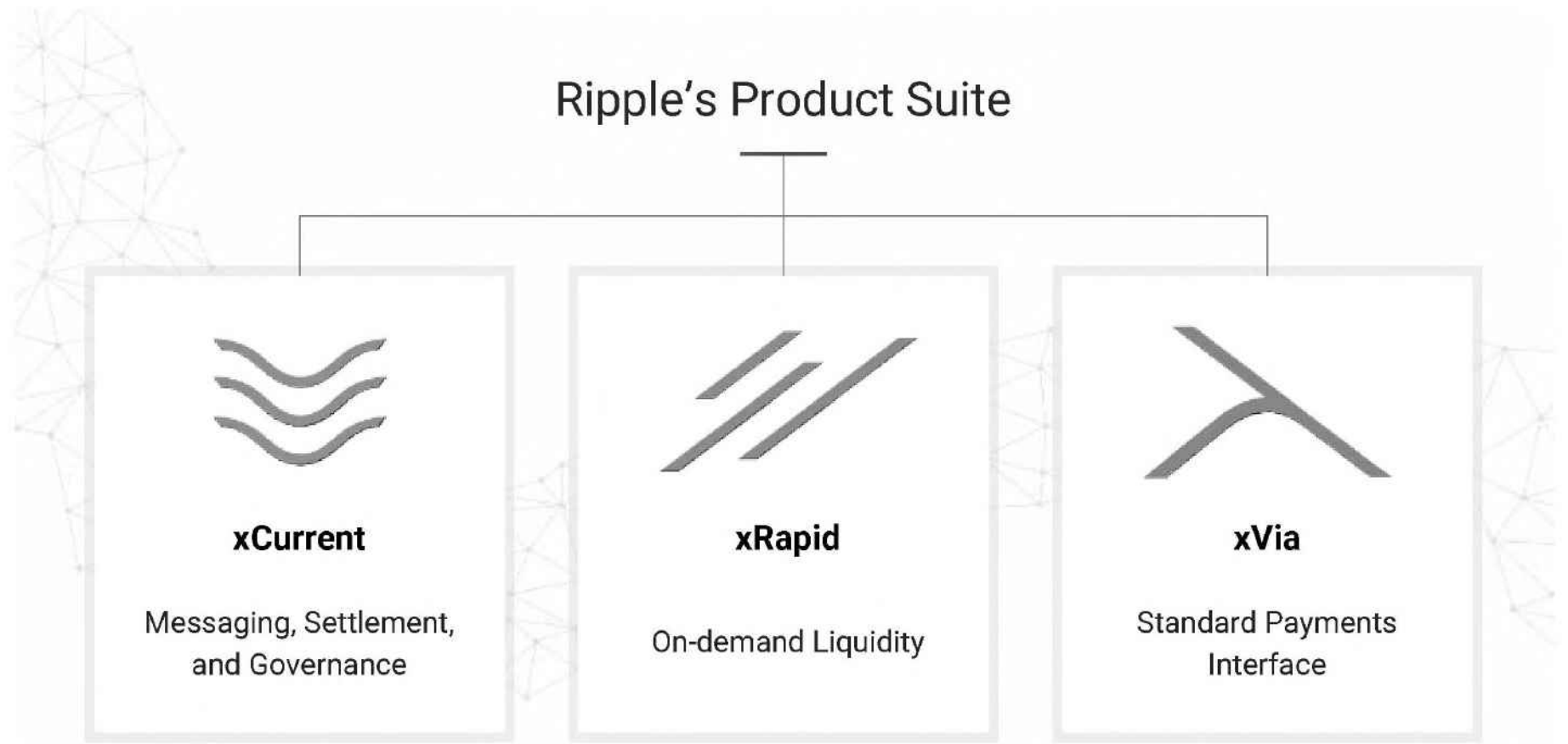




## xRapid

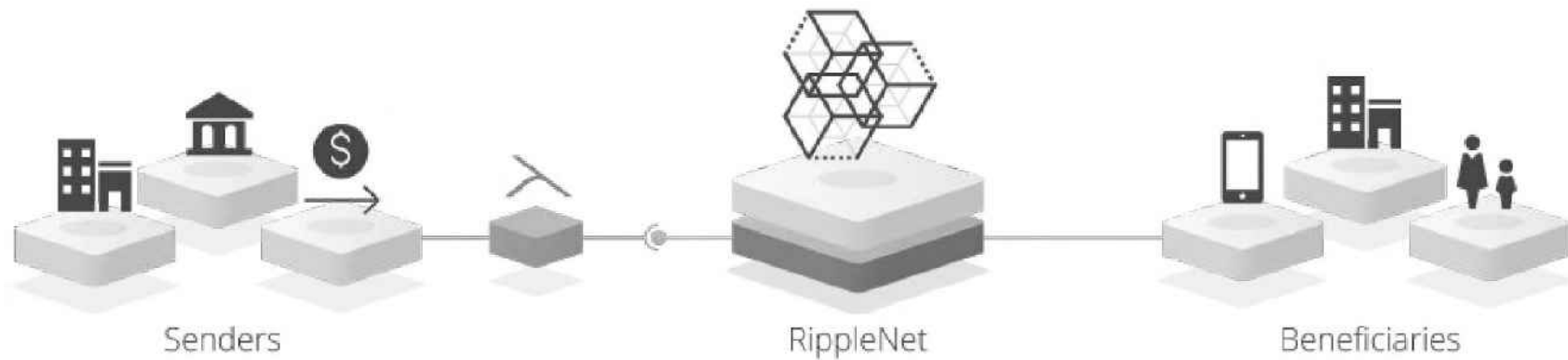
Payment providers use xRapid to source on-demand liquidity





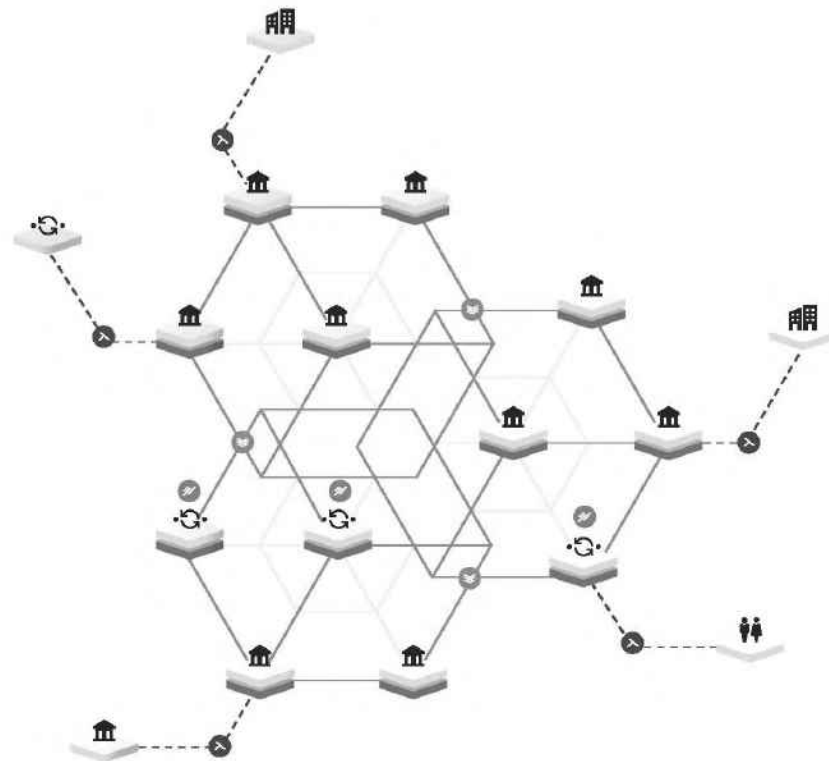
## xVia

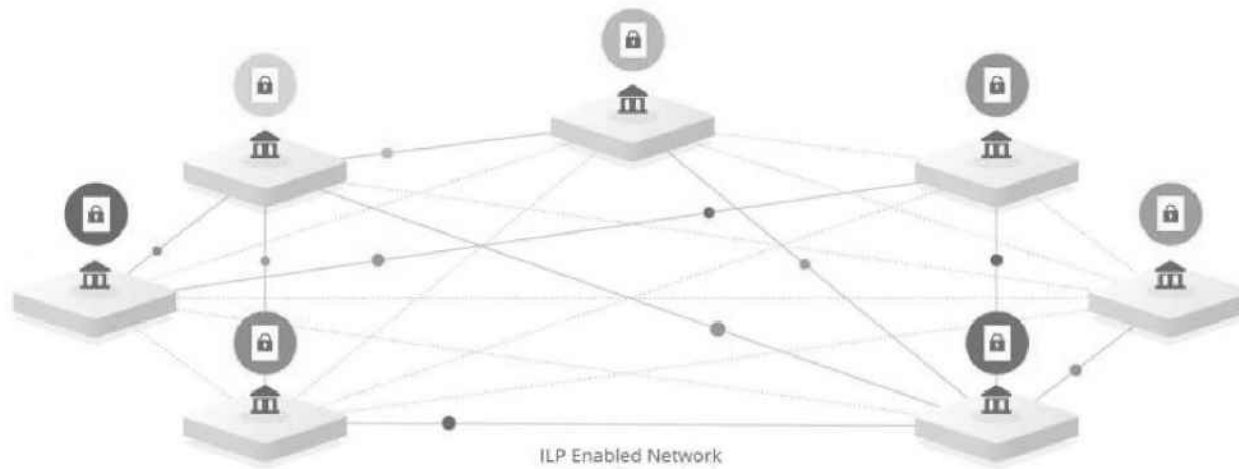
Businesses use xVia to plug into RippleNet to send payments



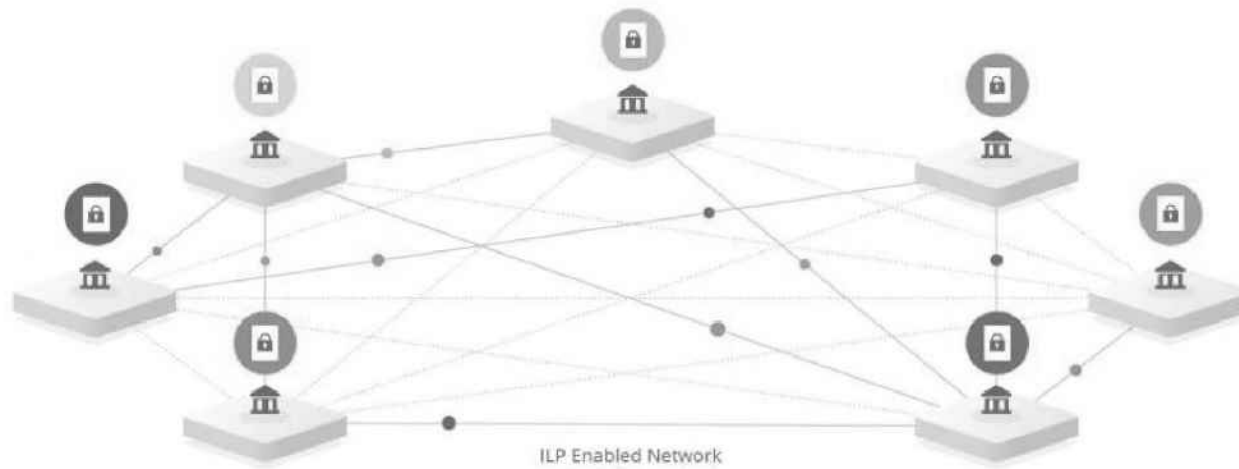
## Building RippleNet

Connecting banks, payment providers, digital asset exchanges and corporates to provide one frictionless experience to send money globally.



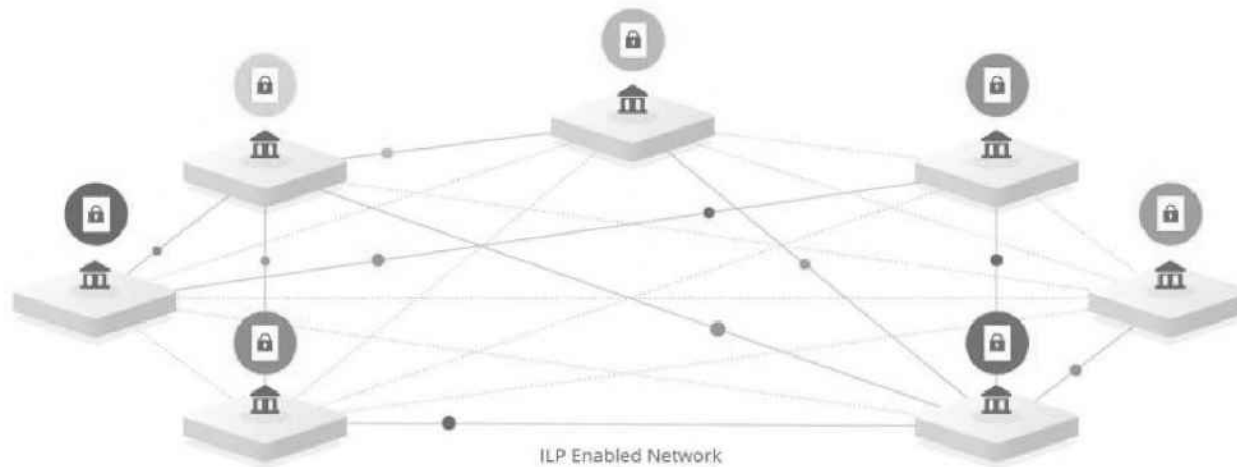


## Interledger Protocol (ILP)



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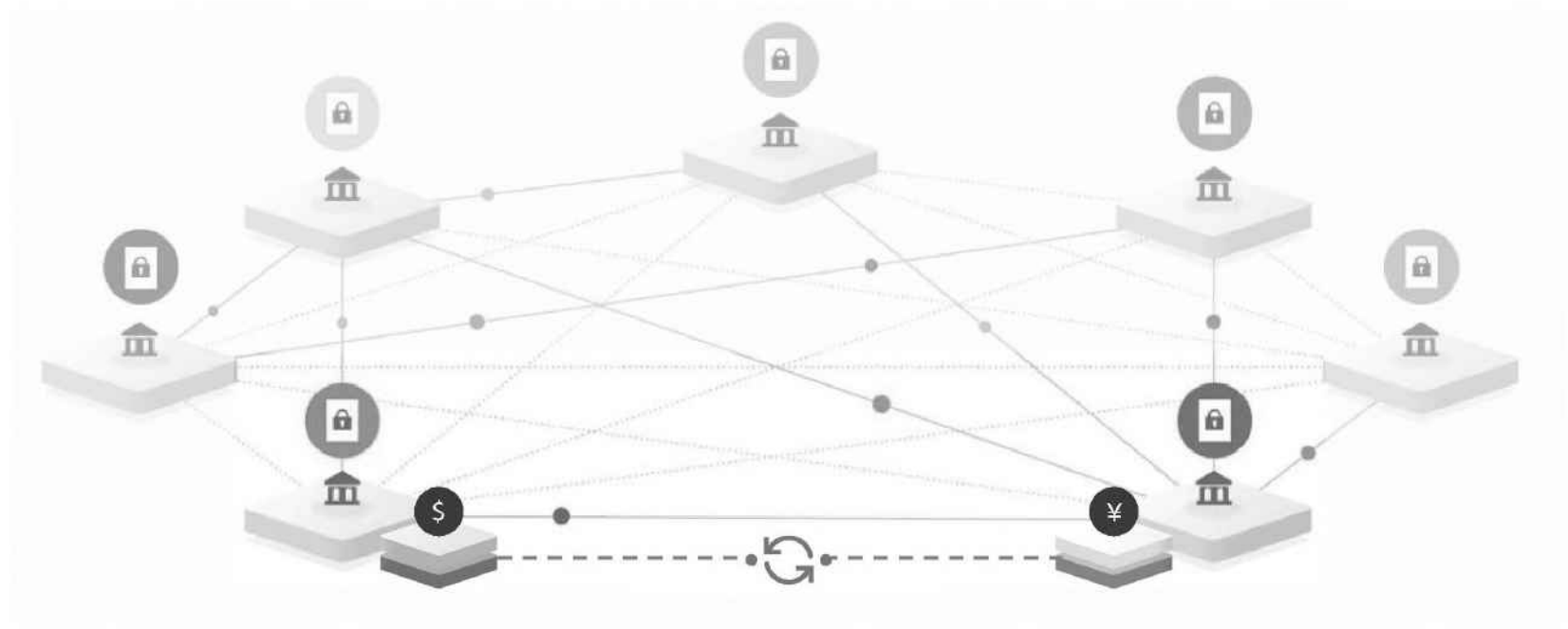
🕒 Open-source technology



## Interledger Protocol (ILP)

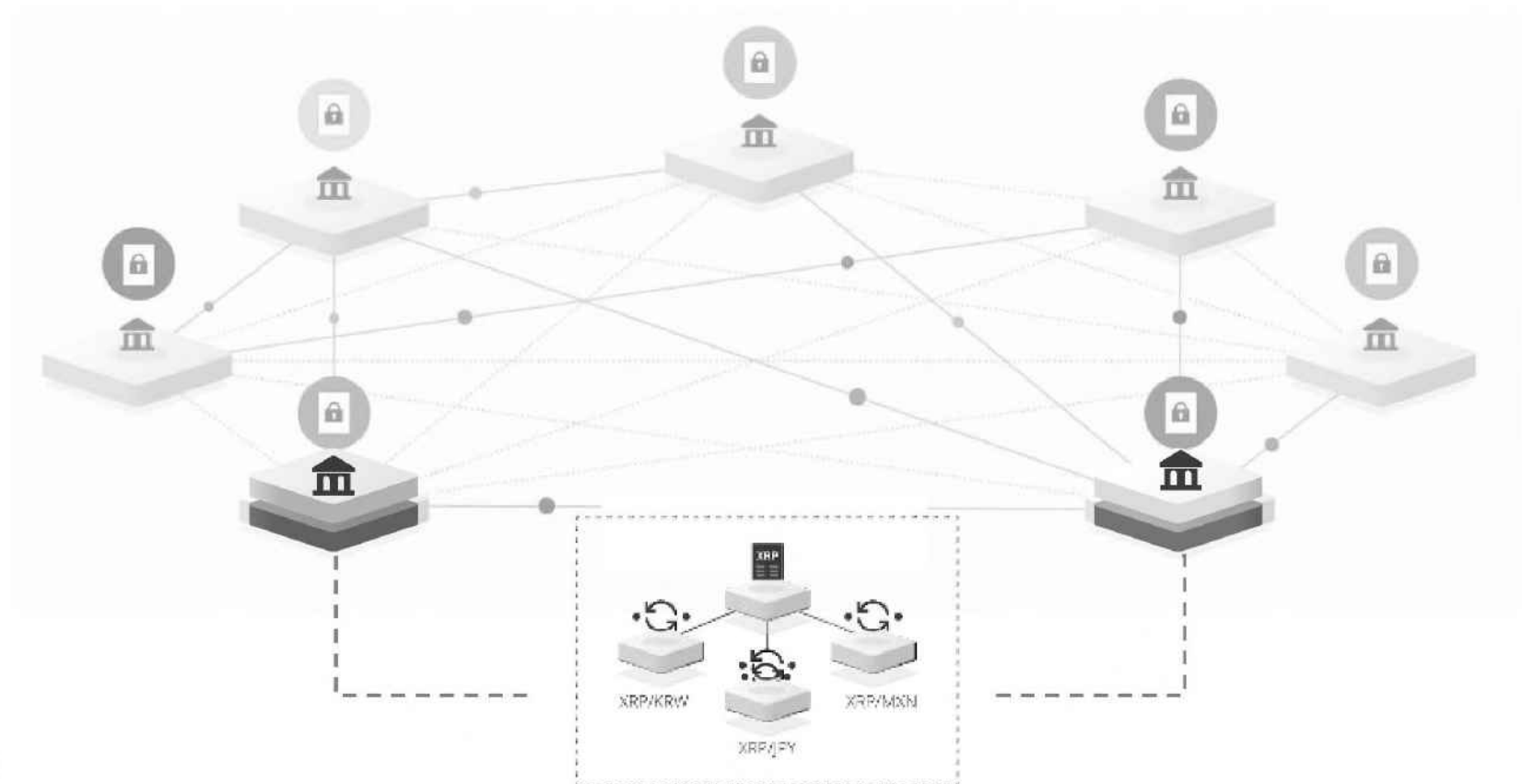
- Open-source technology
- Synchronizes transactions across multiple ledgers

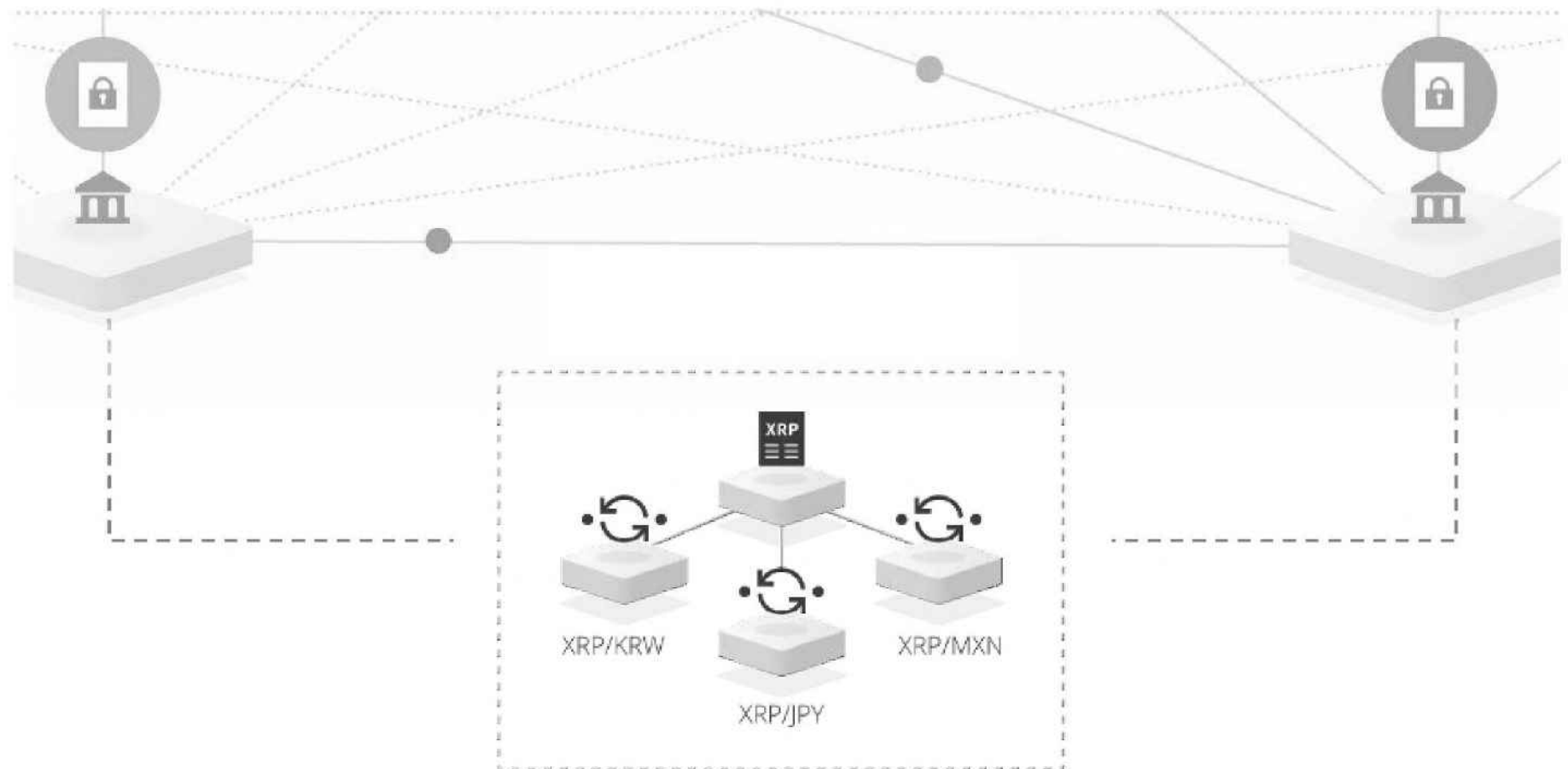
## For High Volume Corridors

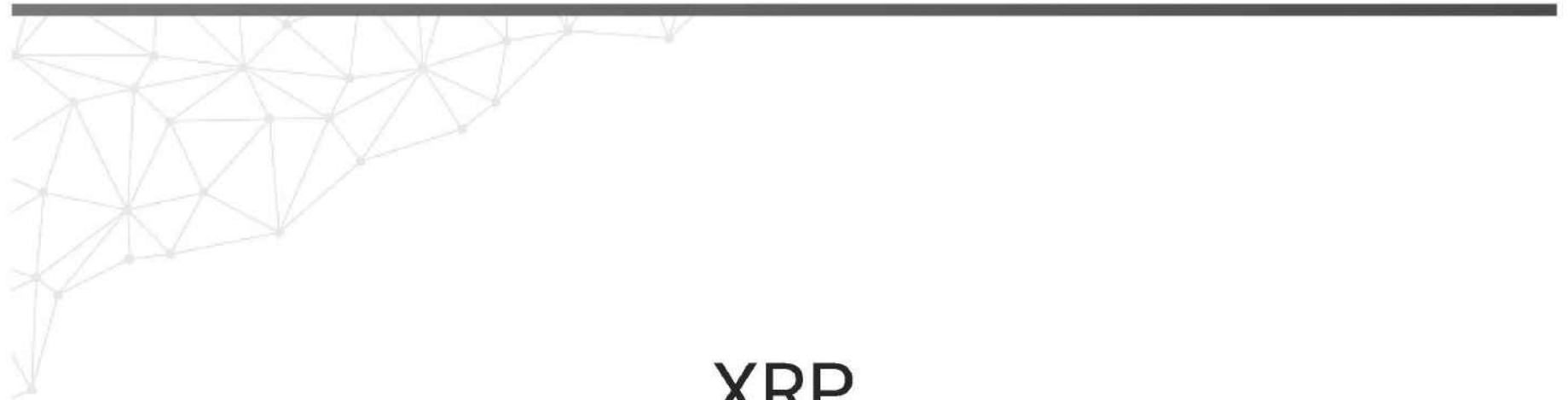




## For More Exotic Corridors







# XRP

The Digital Asset Liquidity Solution



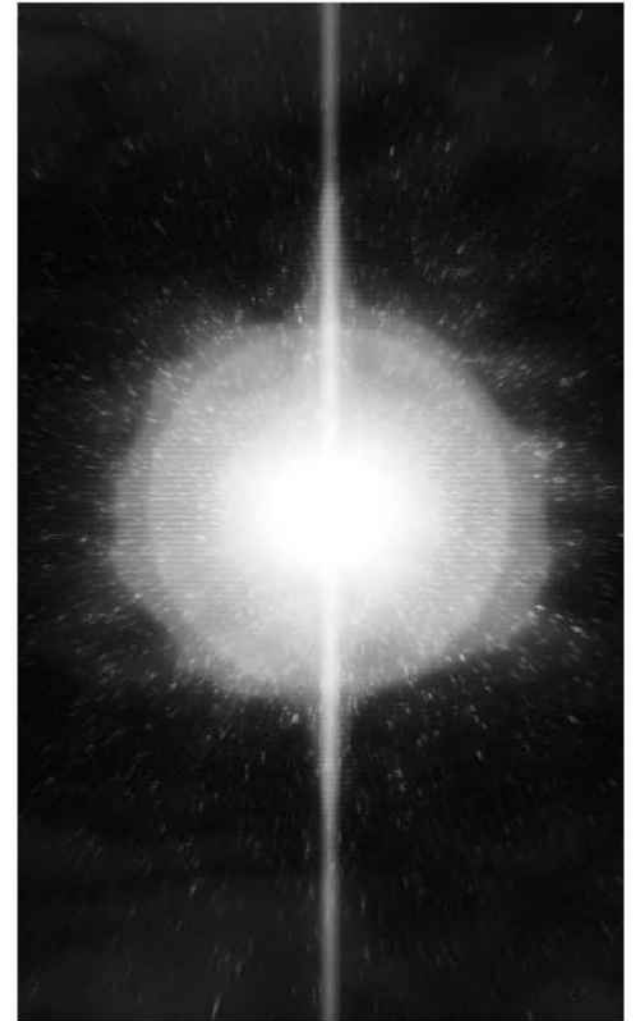
2012

## XRP is Born

100 billion XRP initially created as  
the digital asset native to the XRP  
Ledger



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RPLI\_SEC 0258196

## The Attributes of XRP



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### **Pre-Mined**

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Built directly into  
the XRP Ledger



## The Attributes of XRP



### **Pre-Mined**

Built directly into  
the XRP Ledger



### **Scarce**

All XRP that will ever  
exist already exists  
(100 billion)



## The Attributes of XRP



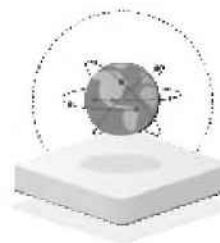
### **Pre-Mined**

Built directly into  
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### **Scarce**

All XRP that will ever  
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(100 billion)



### **Counterparty-Free**

Not dependent on a  
specific third party  
for redemption





## The Attributes of XRP



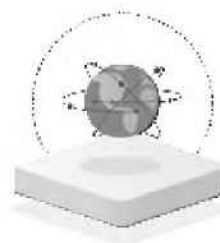
### **Pre-Mined**

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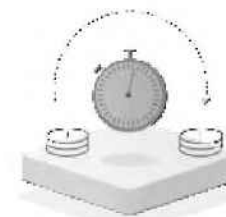
### **Scarce**

All XRP that will ever  
exist already exists  
(100 billion)



### **Counterparty-Free**

Not dependent on a  
specific third party  
for redemption



### **Fungible**

All units of XRP are  
considered equal  
and valued equally



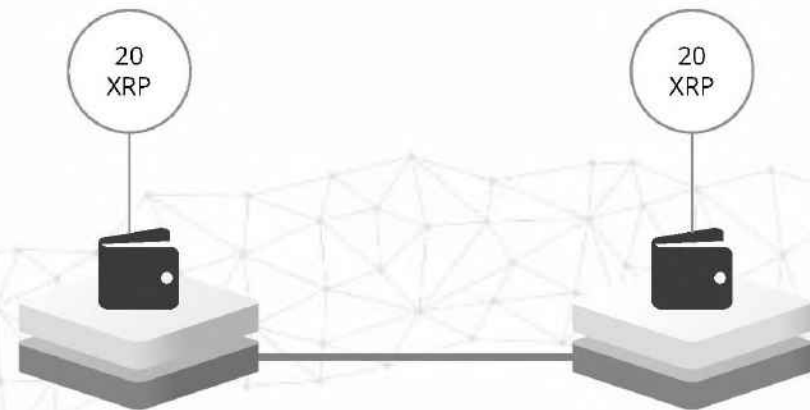
## XRP as an Anti-Spam Measure

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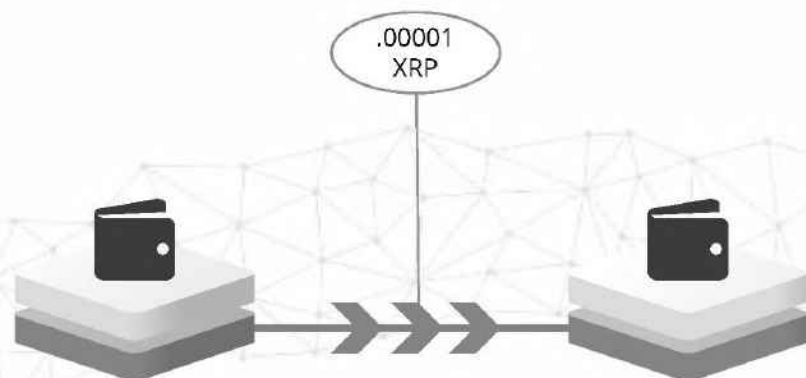
## XRP as an Anti-Spam Measure

All XRP wallets are required to have a small reserve of XRP.



## XRP as an Anti-Spam Measure

There is a fee of .00001 XRP for each transaction, which is destroyed upon transaction.





**BUT HOW IS IT DIFFERENT FROM BITCOIN?**



## Comparing XRP to Bitcoin

BITCOIN	XRP



## Comparing XRP to Bitcoin

BITCOIN	XRP
<p data-bbox="310 688 663 734">➤ 4 hours to settle</p>	<p data-bbox="1150 688 1528 734">➤ 4 seconds to settle</p>



## Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none"><li>④ 4 hours to settle</li><li>④ Fees: +\$2.00/transaction</li></ul>	<ul style="list-style-type: none"><li>④ 4 seconds to settle</li><li>④ Fees: \$0.005/transaction</li></ul>





## Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none"><li>④ 4 hours to settle</li><li>④ Fees: +\$2.00/transaction</li><li>④ 8 transactions per second</li></ul>	<ul style="list-style-type: none"><li>④ 4 seconds to settle</li><li>④ Fees: \$0.005/transaction</li><li>④ 1000 transactions per second</li></ul>



## Comparing XRP to Bitcoin

BITCOIN	XRP
<ul style="list-style-type: none"><li>④ 4 hours to settle</li><li>④ Fees: +\$2.00/transaction</li><li>④ 8 transactions per second</li><li>④ 94 kWh per transaction</li></ul>	<ul style="list-style-type: none"><li>④ 4 seconds to settle</li><li>④ Fees: \$0.005/transaction</li><li>④ 1000 transactions per second</li><li>④ Negligible energy consumption</li></ul>



## Comparing XRP to Bitcoin

### BITCOIN

- ④ 4 hours to settle
- ④ Fees: +\$2.00/transaction
- ④ 8 transactions per second
- ④ 94 kWh per transaction
- ④ Requires global adoption

### XRP

- ④ 4 seconds to settle
- ④ Fees: \$0.005/transaction
- ④ 1000 transactions per second
- ④ Negligible energy consumption
- ④ Works across networks



## Comparing XRP to Bitcoin

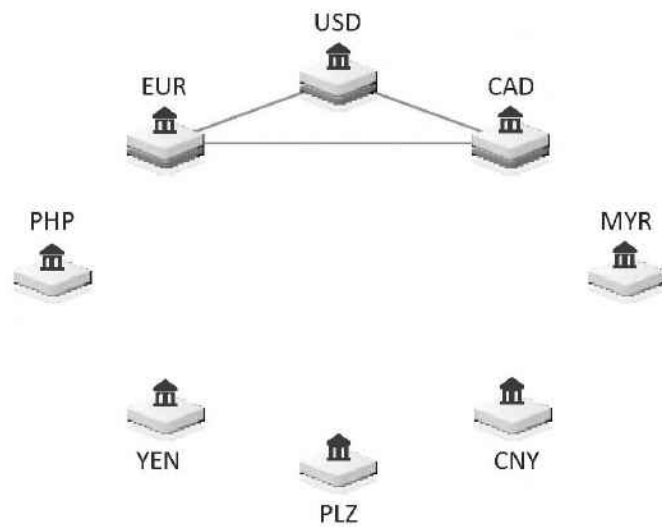
BITCOIN	XRP
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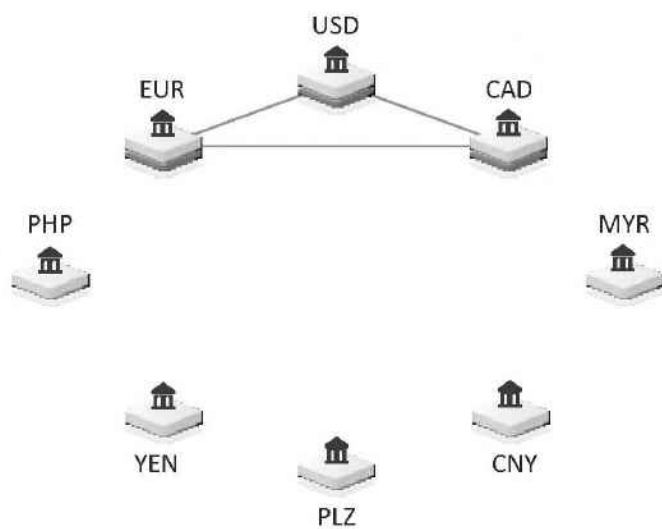
# XRP for the Enterprise Use Case



## Today: Payment Reach Through Account Relationships



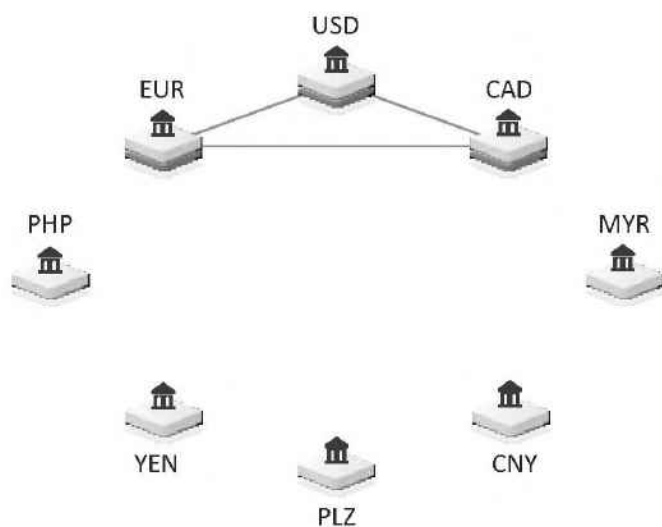
## Today: Payment Reach Through Account Relationships



➤ Cost to open and maintain accounts



## Today: Payment Reach Through Account Relationships

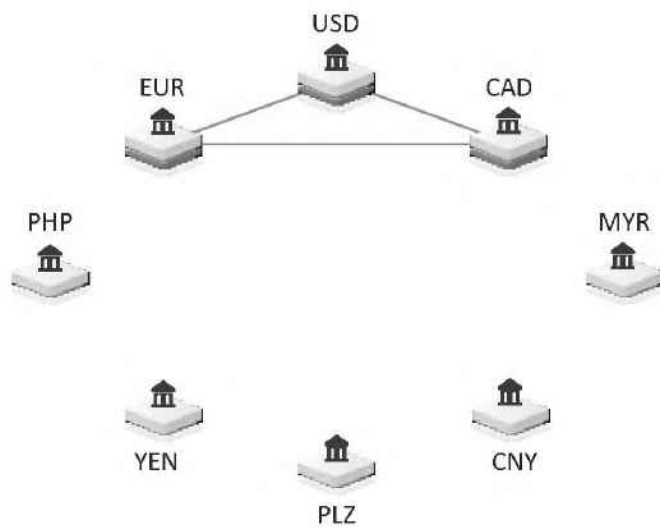


- Cost to open and maintain accounts
- Ongoing compliance costs for the bank





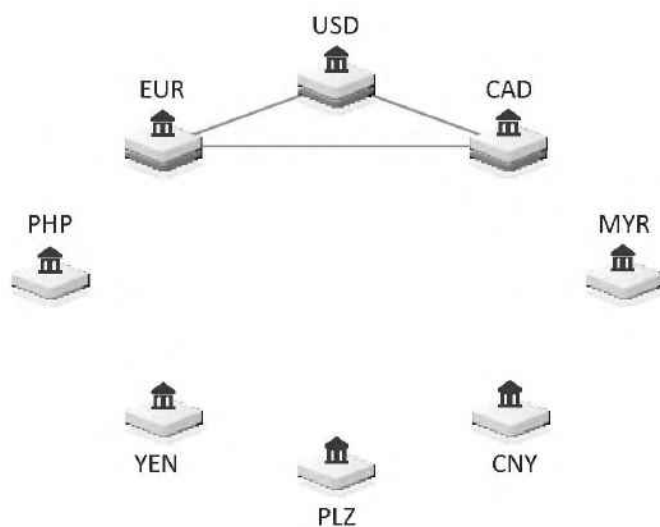
## Today: Payment Reach Through Account Relationships



- ③ Cost to open and maintain accounts
- ③ Ongoing compliance costs for the bank
- ③ Opportunity cost of trapped liquidity



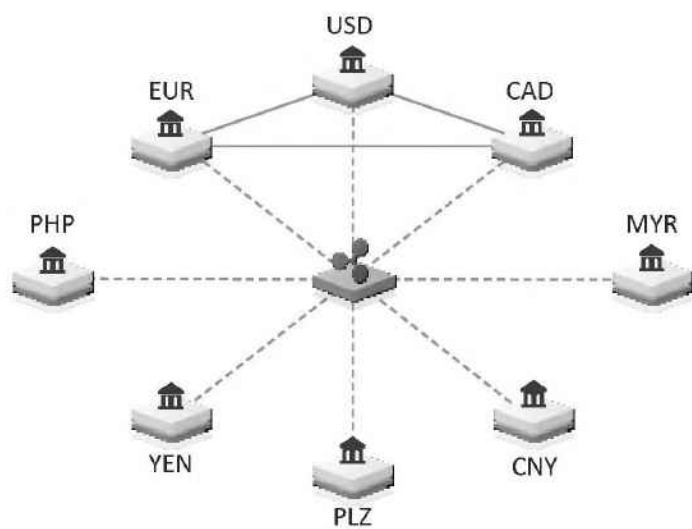
## Today: Payment Reach Through Account Relationships



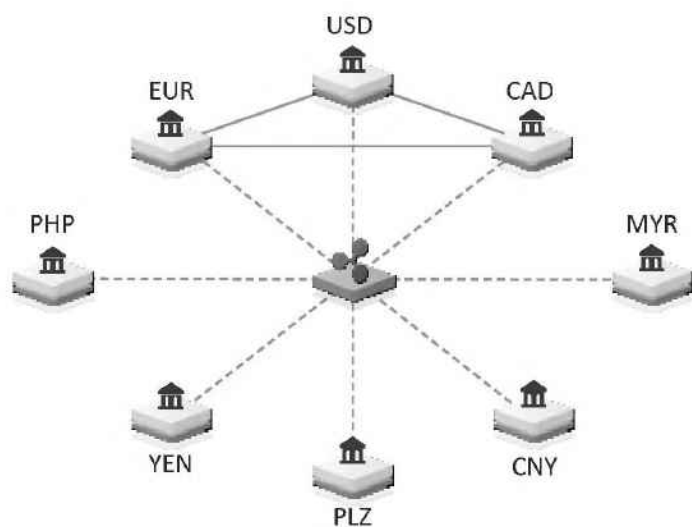
- ① Cost to open and maintain accounts
- ① Ongoing compliance costs for the bank
- ① Opportunity cost of trapped liquidity
- ① Reach limited to high-volume corridors



## Expanding Reach through a Digital Asset – XRP



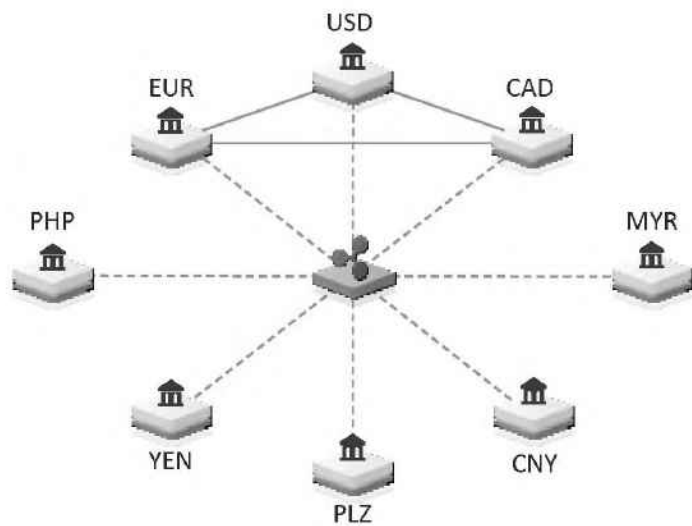
## Expanding Reach through a Digital Asset – XRP



➤ XRP: liquidity tool for efficient reach



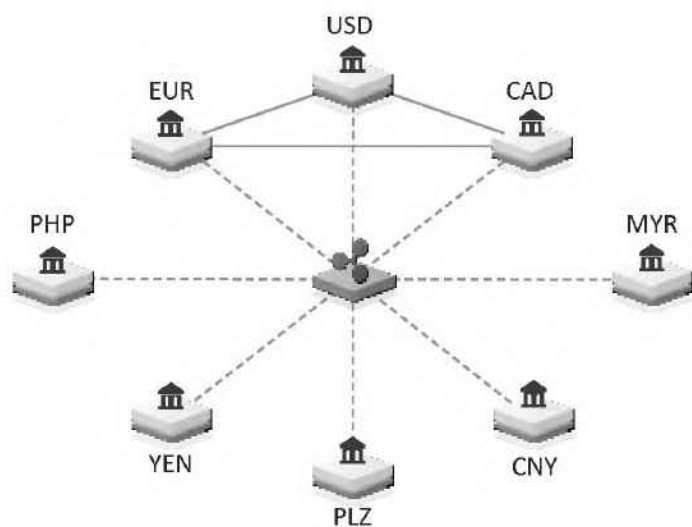
## Expanding Reach through a Digital Asset – XRP



- XRP: liquidity tool for efficient reach
- Sources liquidity for fiat-to-fiat payments



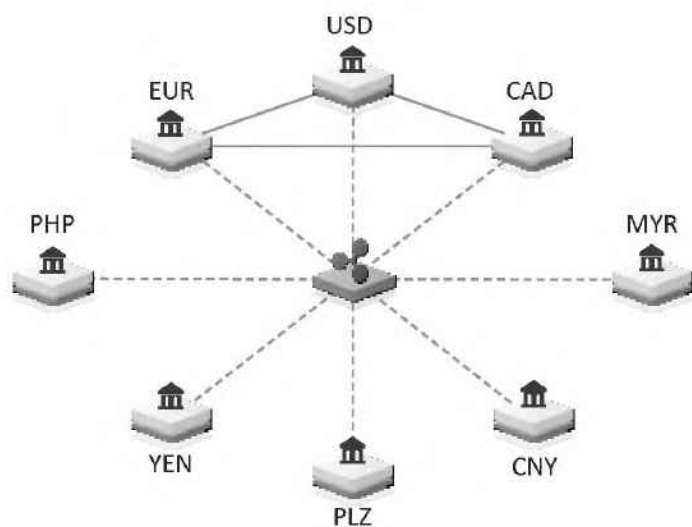
## Expanding Reach through a Digital Asset – XRP



- ⑤ XRP: liquidity tool for efficient reach
- ⑤ Sources liquidity for fiat-to-fiat payments
- ⑤ Eliminates accounts & capital costs



## Expanding Reach through a Digital Asset – XRP



- ③ XRP: liquidity tool for efficient reach
- ③ Sources liquidity for fiat-to-fiat payments
- ③ Eliminates accounts & capital costs
- ③ XRP complements fiat currency





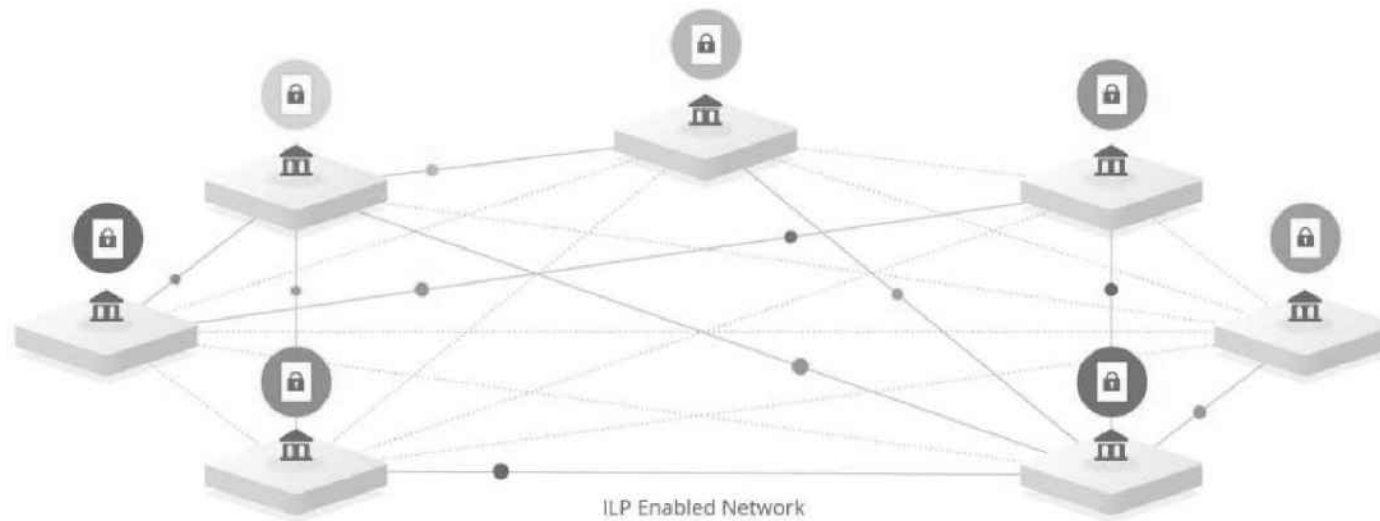
# The XRP Ledger

—  
The Home of XRP

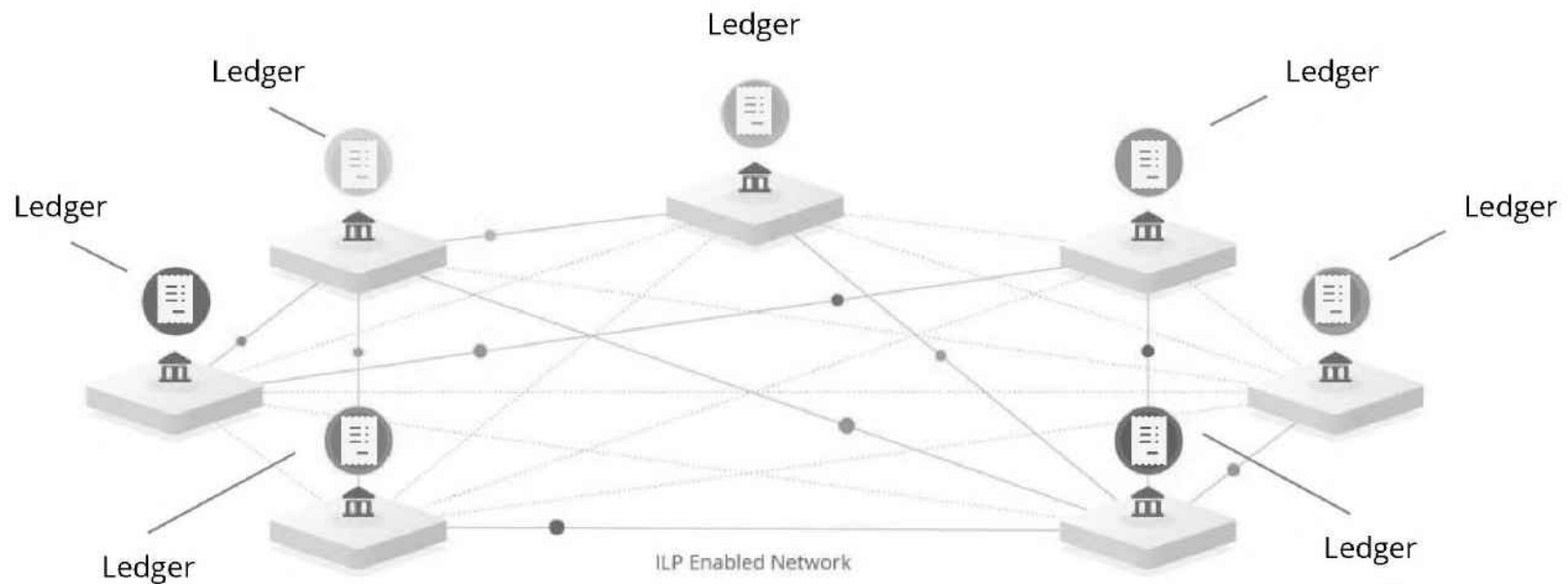




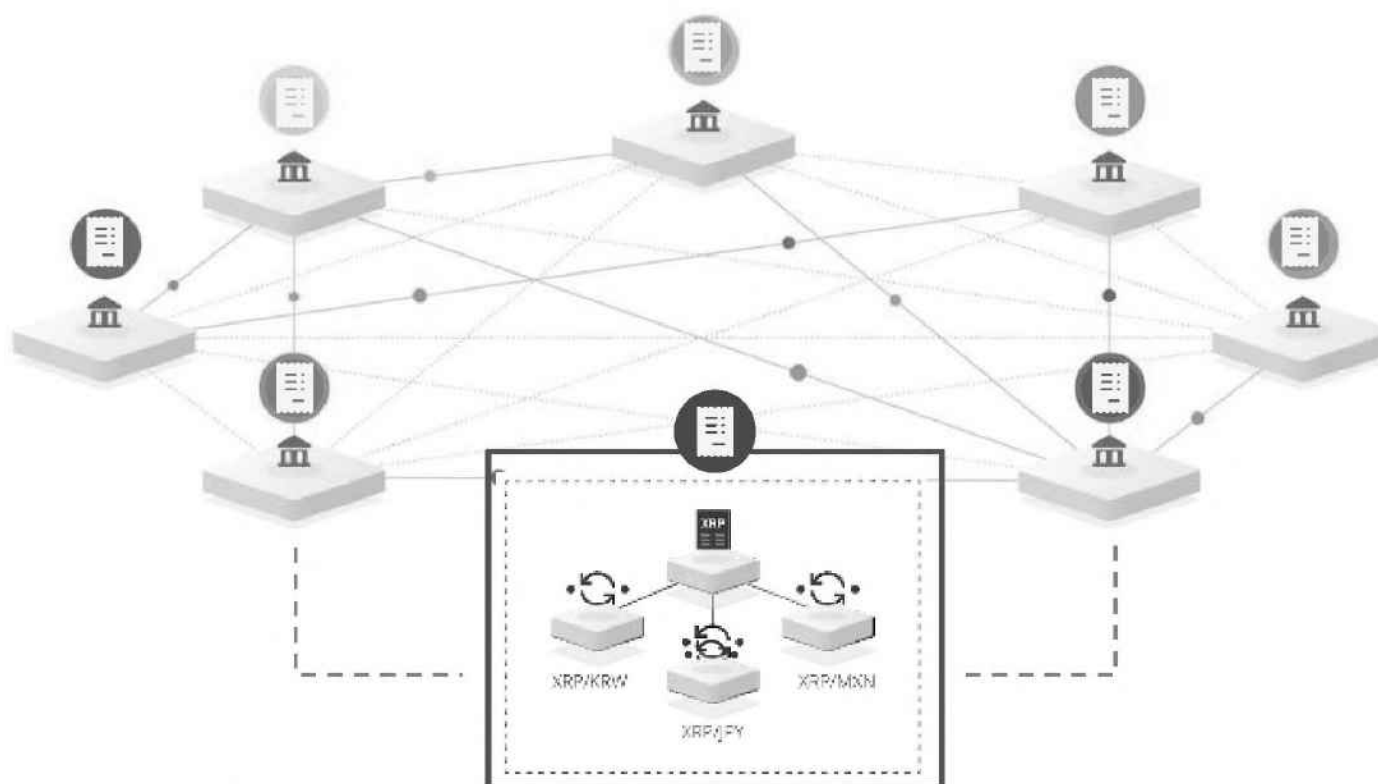
## Interledger Protocol...

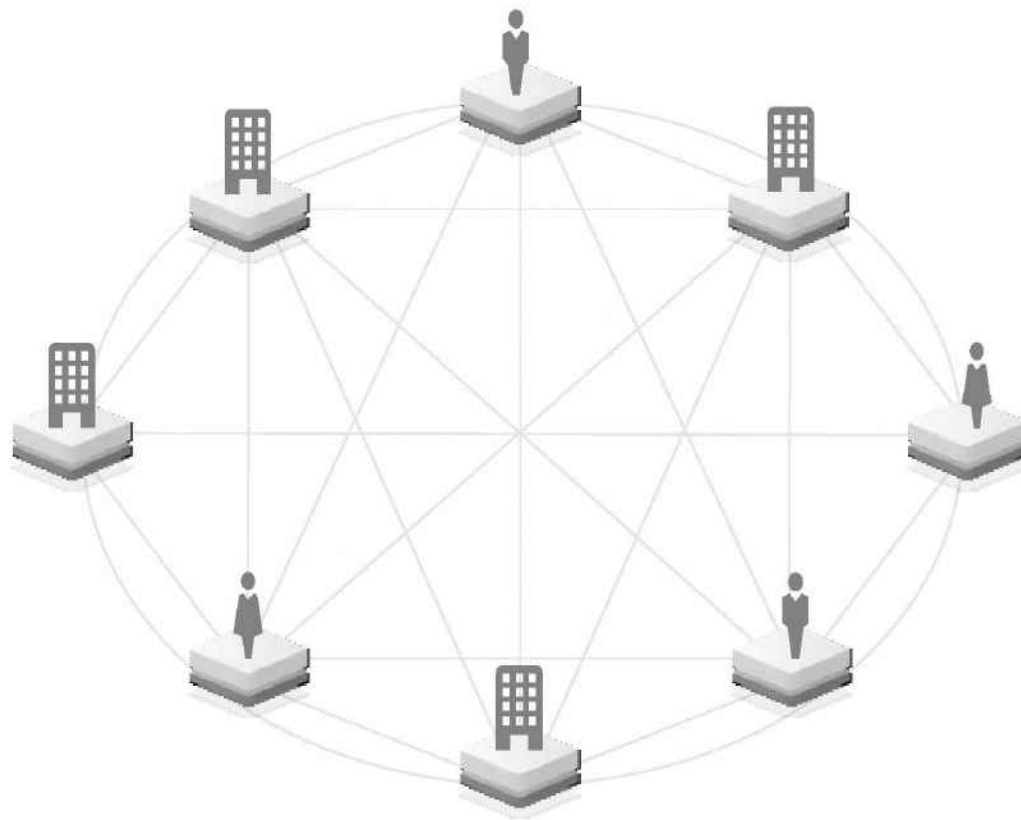


## Interledger Protocol... Connects Ledgers Together



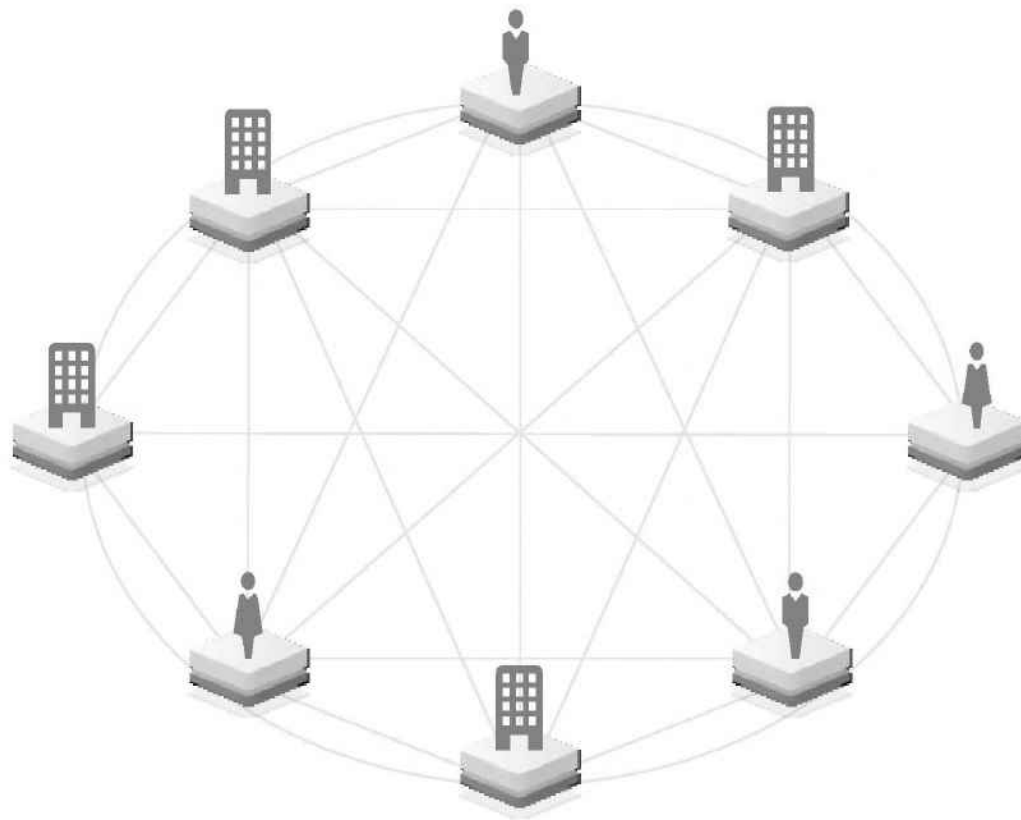
## The **XRP** Ledger Is Just Another Ledger





## The XRP Ledger

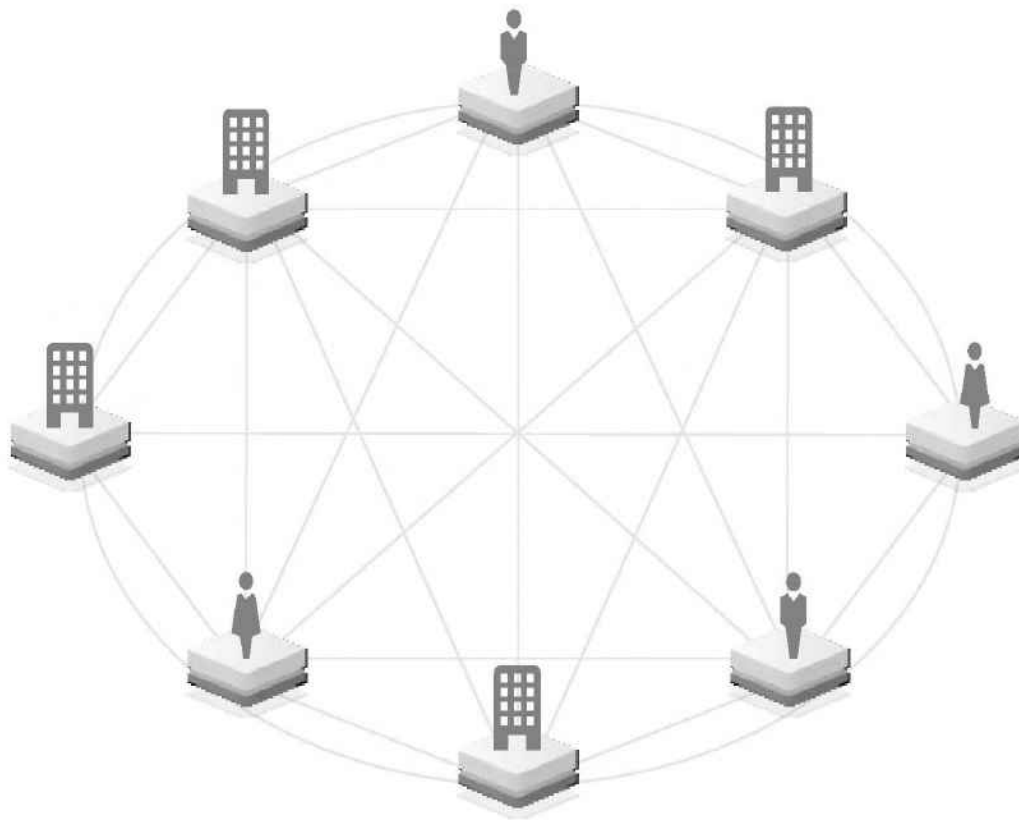




## The XRP Ledger

- Open source, distributed ledger

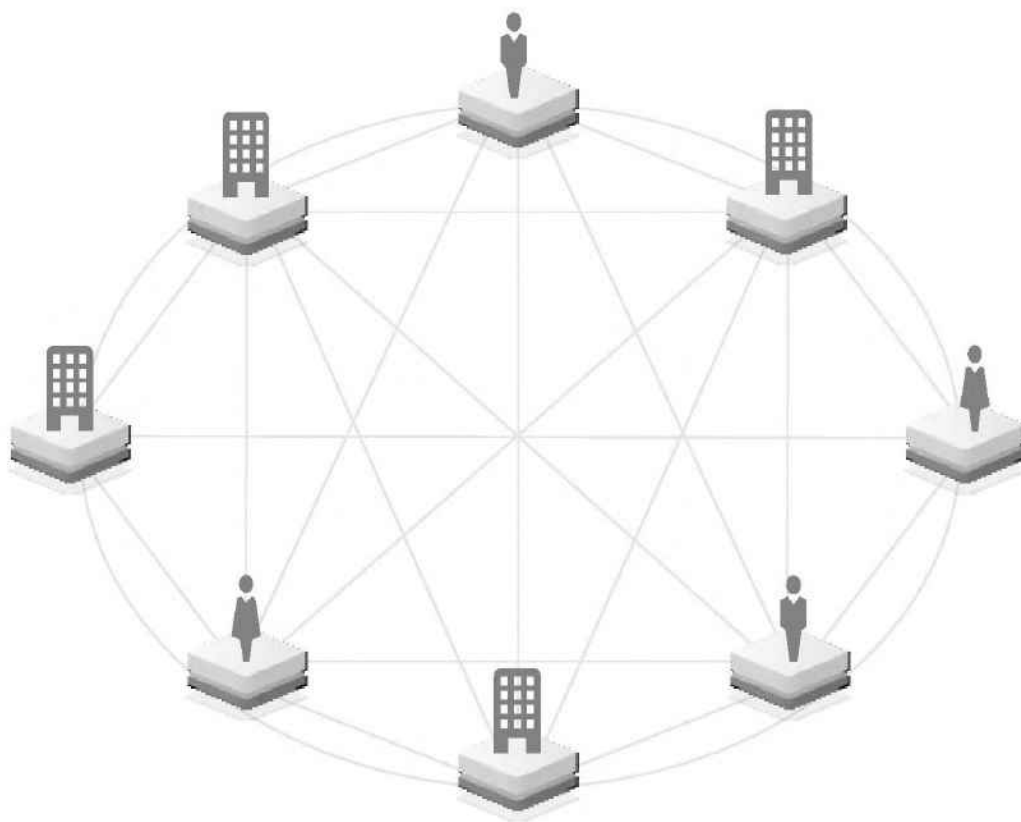




## The XRP Ledger

- > Open source, distributed ledger
- > "Consensus" based

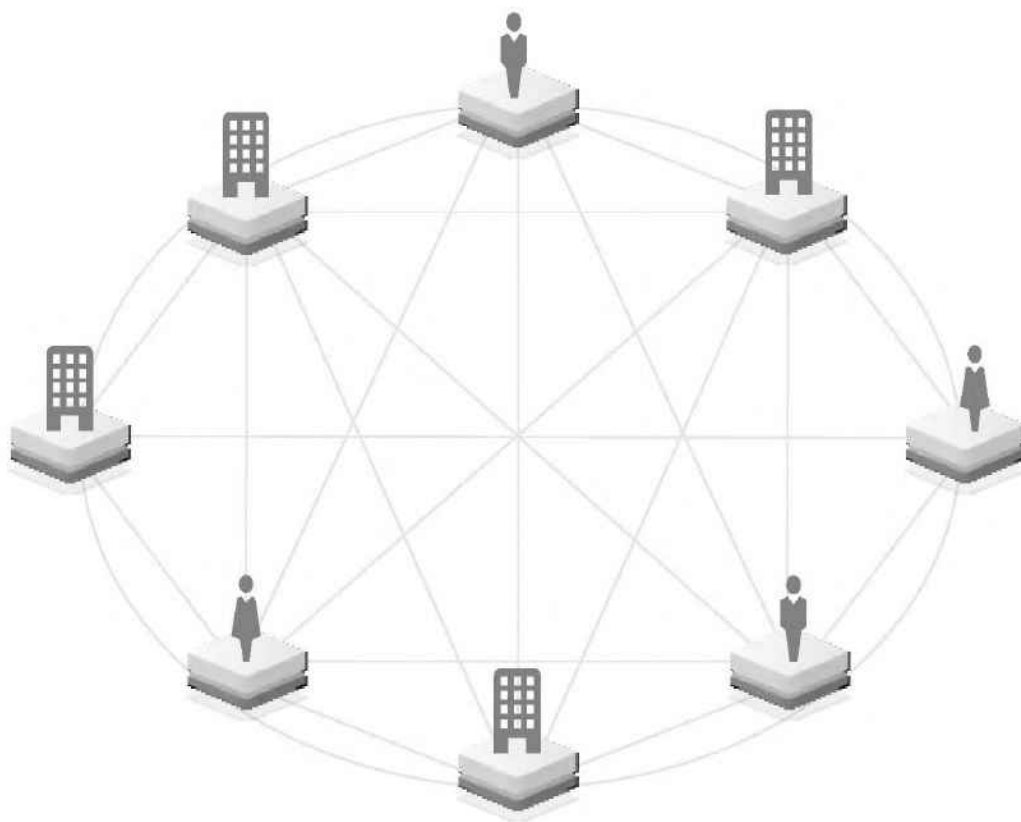




## The XRP Ledger

- Open source, distributed ledger
- "Consensus" based
- Supports transfer and exchanges of currency "IOUs" and XRP





## The XRP Ledger

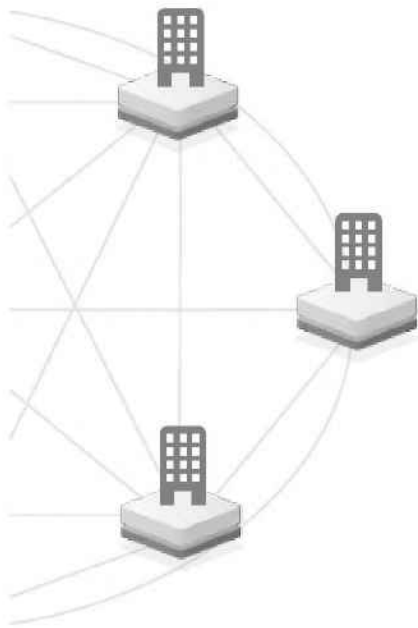
- Open source, distributed ledger
- “Consensus” based
- Supports transfer and exchanges of currency “IOUs” and XRP
- Users deposit and withdraw through “gateways”



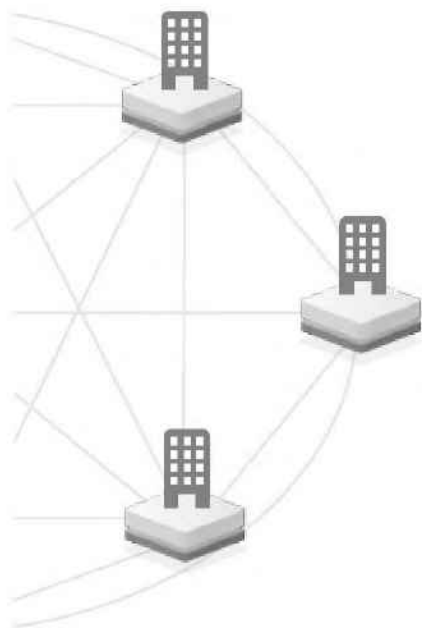


## Moving Funds On and Off the XRP Ledger

**Gateways** are businesses that link the XRP Ledger to the rest of the world.



## Moving Funds On and Off the XRP Ledger

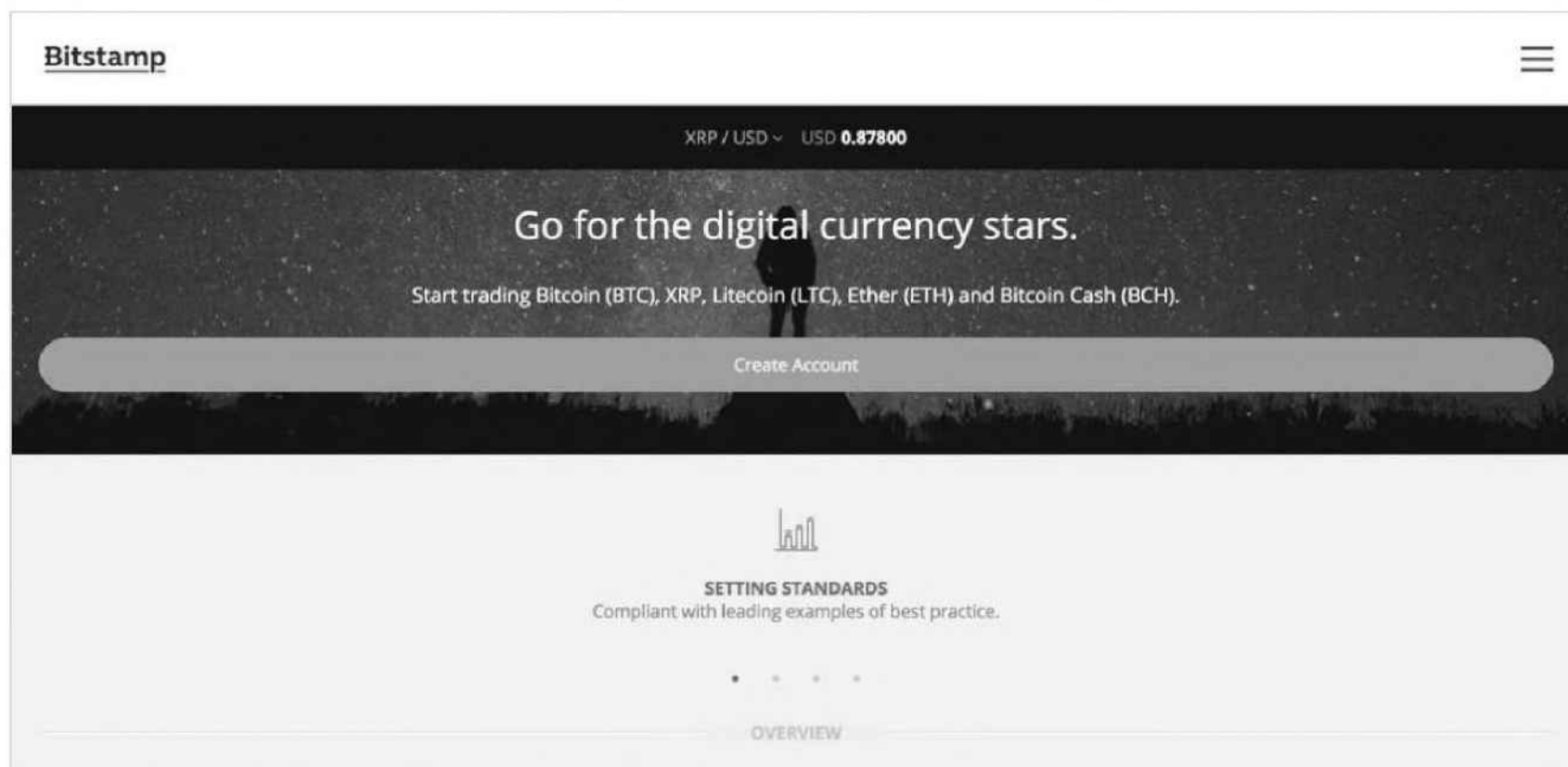


**Gateways** are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.

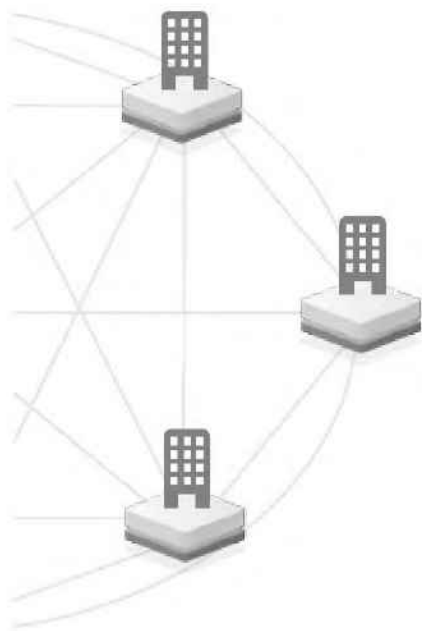


## Issuing Gateway: Bitstamp



62

## Moving Funds On and Off the XRP Ledger



**Gateways** are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.
- **Private Exchange:** holds XRP and lets its customers buy and sell that XRP in its own system.



## Private Exchange: Poloniex

**POLONIEX**

EXCHANGE

MARGIN TRADING

LENDING

[Sign in](#) or [Create an Account](#) to start trading.

# WELCOME TO POLONIEX

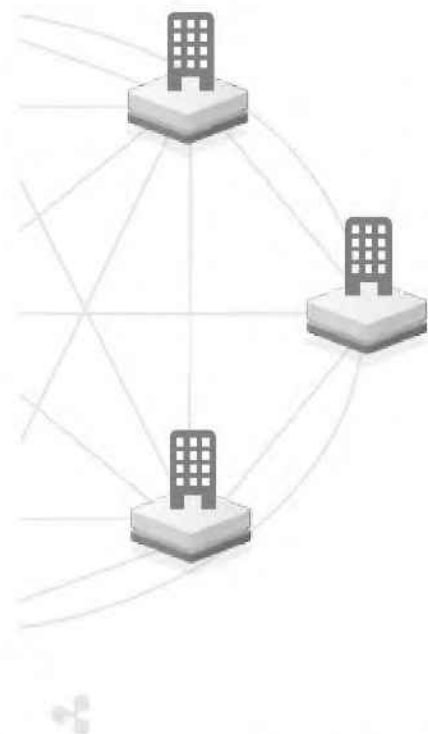
We are a US-based digital asset exchange offering maximum security and advanced trading features.

Trade securely on the world's  
most active digital asset exchange.

**Create Your Account**

Already a member? [Sign in](#).

## Moving Funds On and Off the XRP Ledger



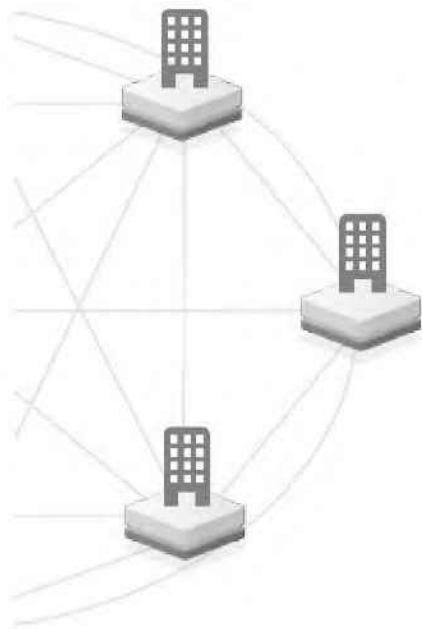
**Gateways** are businesses that link the XRP Ledger to the rest of the world.

- **Issuing Gateway:** receives money (or other assets of value) outside of the ledger, and creates issuances in XRP Ledger.
- **Private Exchange:** holds XRP and lets its customers buy and sell that XRP in its own system.
- **Merchants** accept payment within XRP Ledger in exchange for goods and services in the outside world.

## Merchants



## Moving Funds On and Off the XRP Ledger



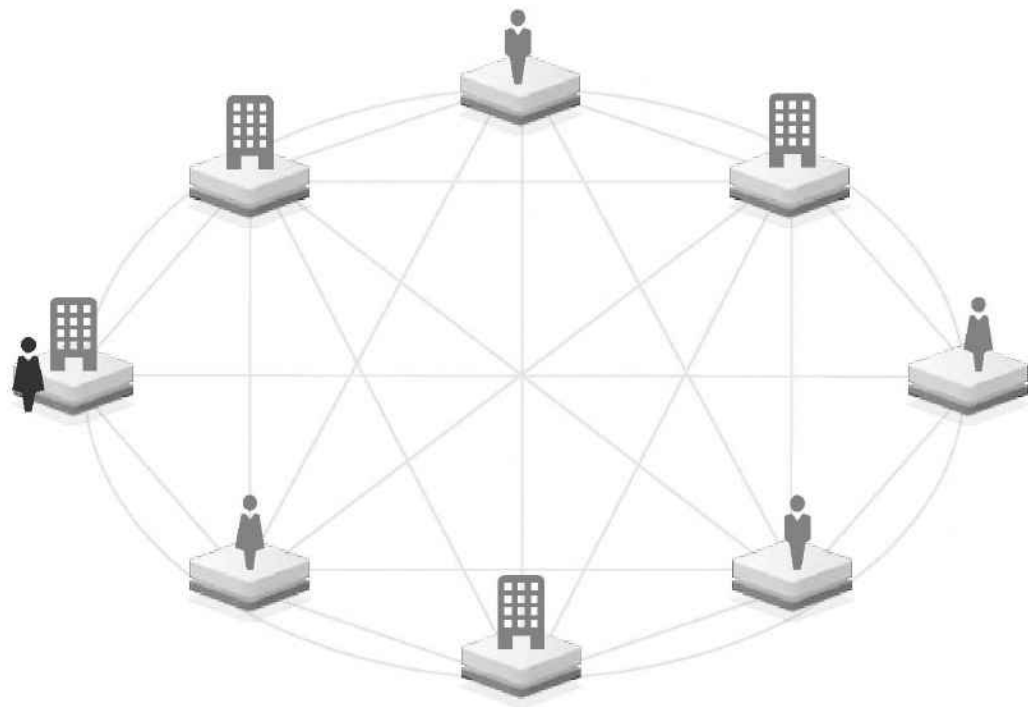
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Gateways are responsible for complying with local regulations, including any applicable AML/KYC and reporting requirements.

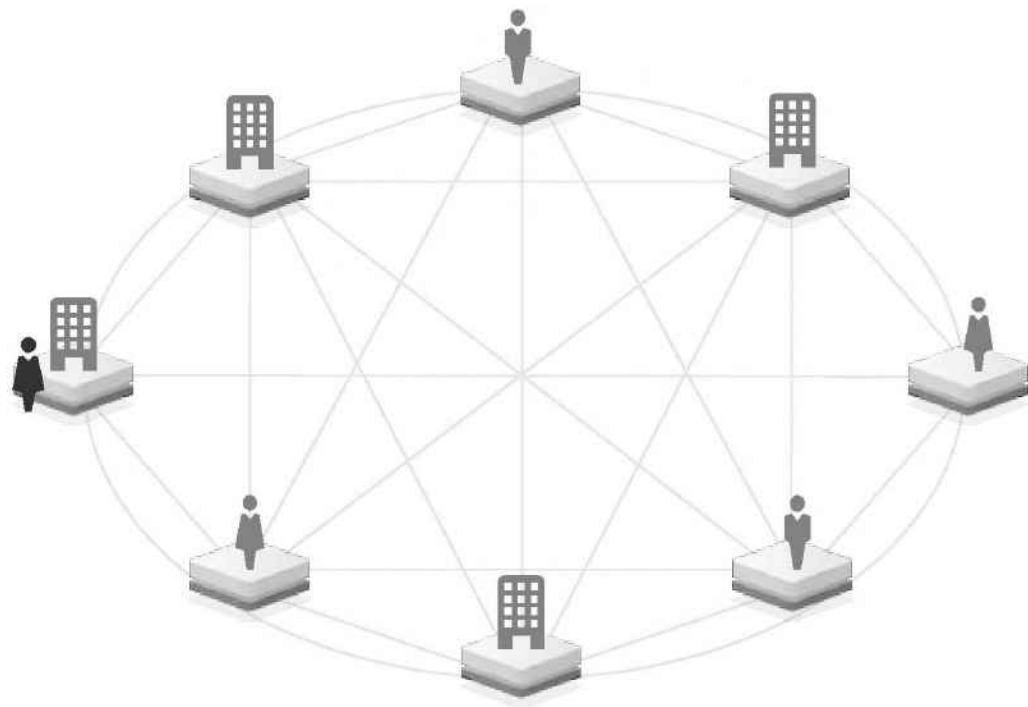


## Transaction Example



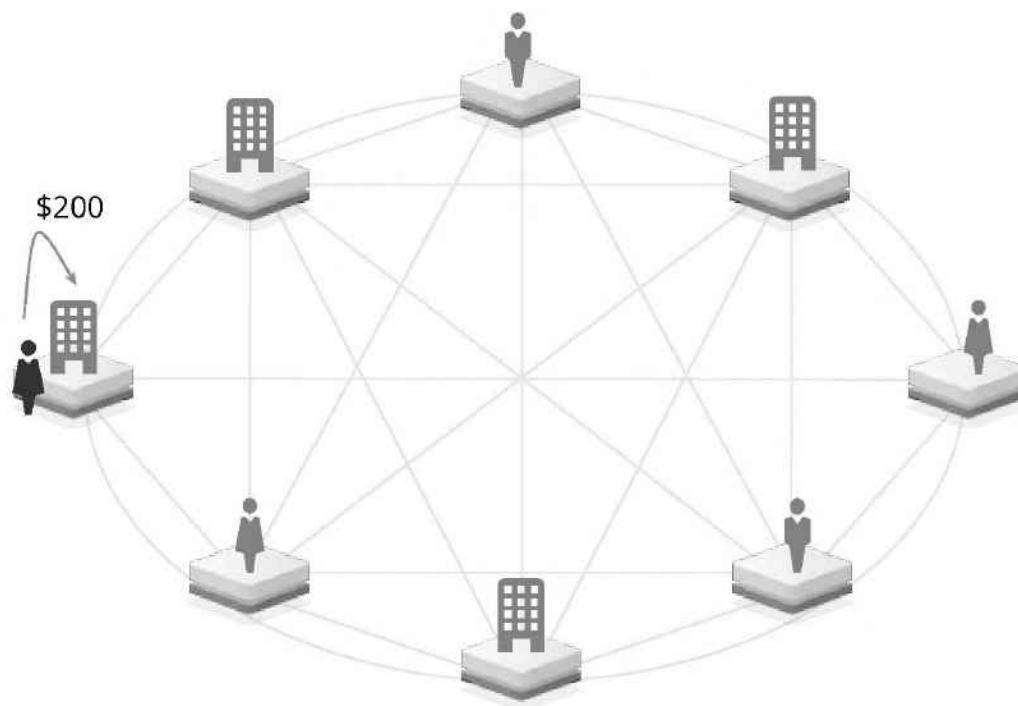
## Transaction Example - Setting Up a Wallet

- Alice opens an account at ACME Gateway



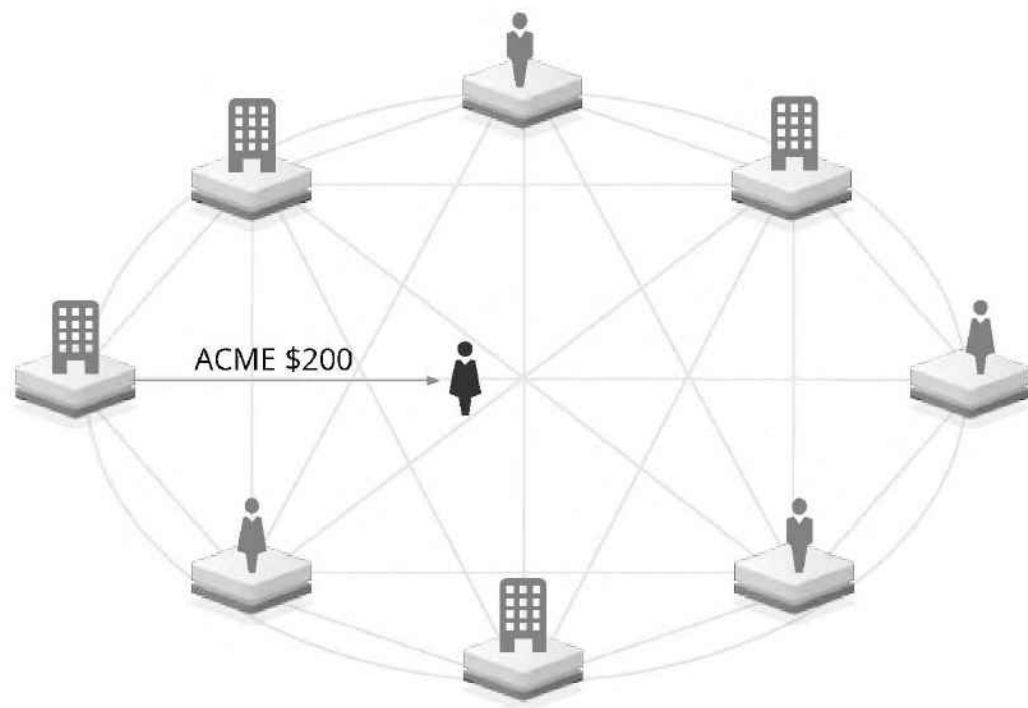
## Transaction Example - Depositing Funds

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME



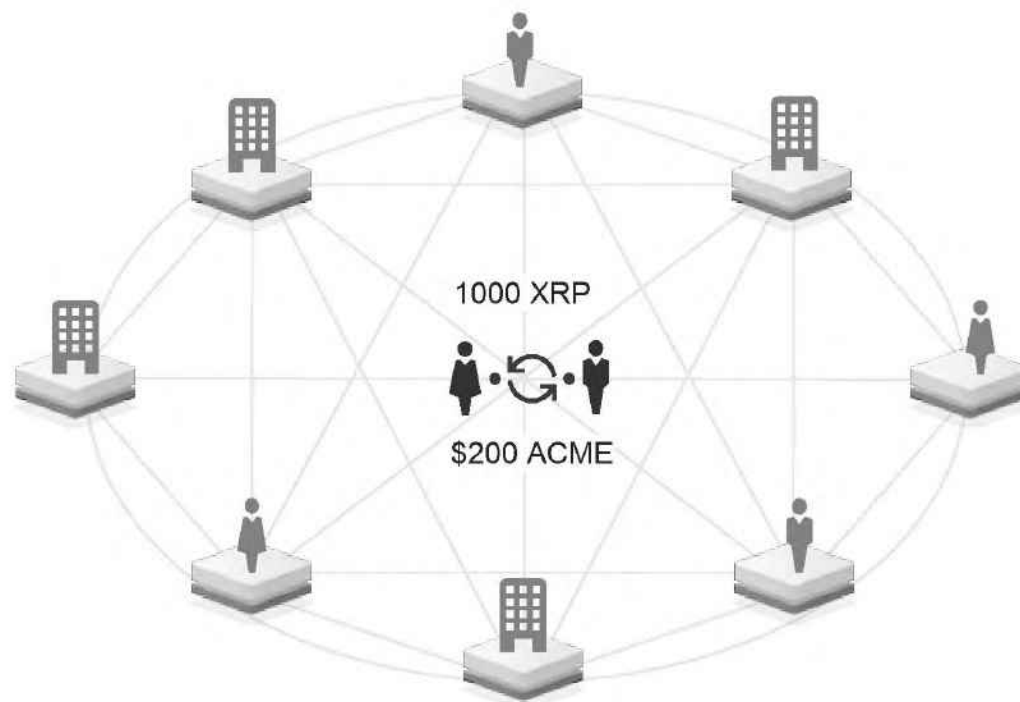
## Transaction Example - Gateway IOU Payment

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME
- ACME issues Alice an "IOU" for \$200 USD on XRP Ledger



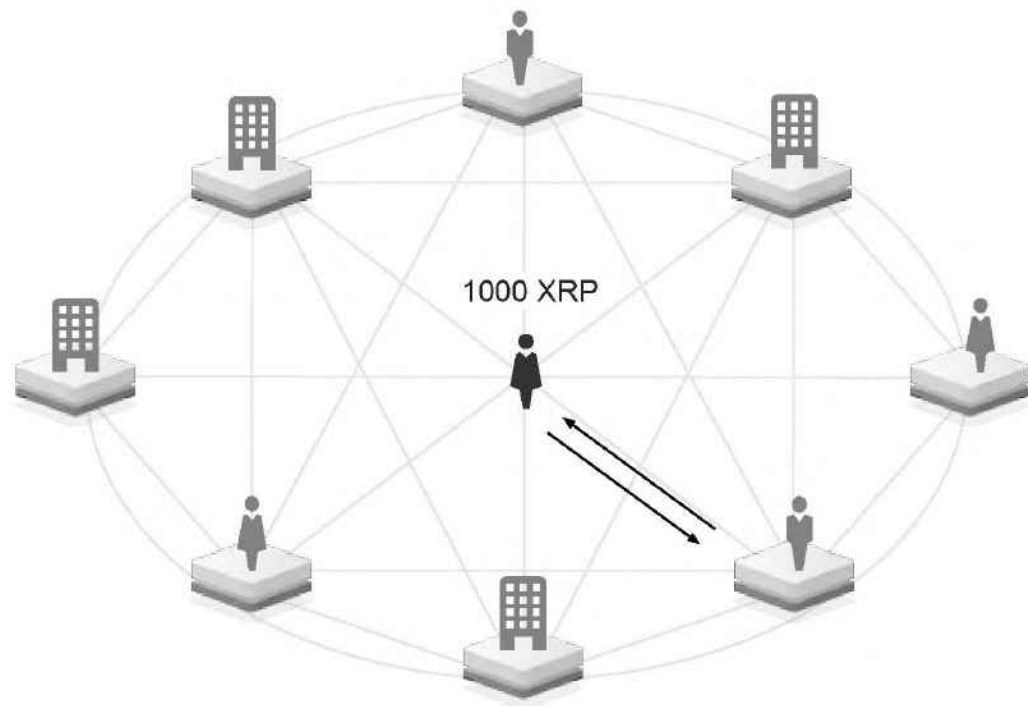
## Transaction Example - Trading on the XRP Ledger

- Alice opens an account at ACME Gateway
- Alice transfers \$200 USD to ACME
- ACME issues Alice an "IOU" for \$200 USD on XRP Ledger
- Alice exchanges her \$200 ACME-USD for 1000 XRP from Bob



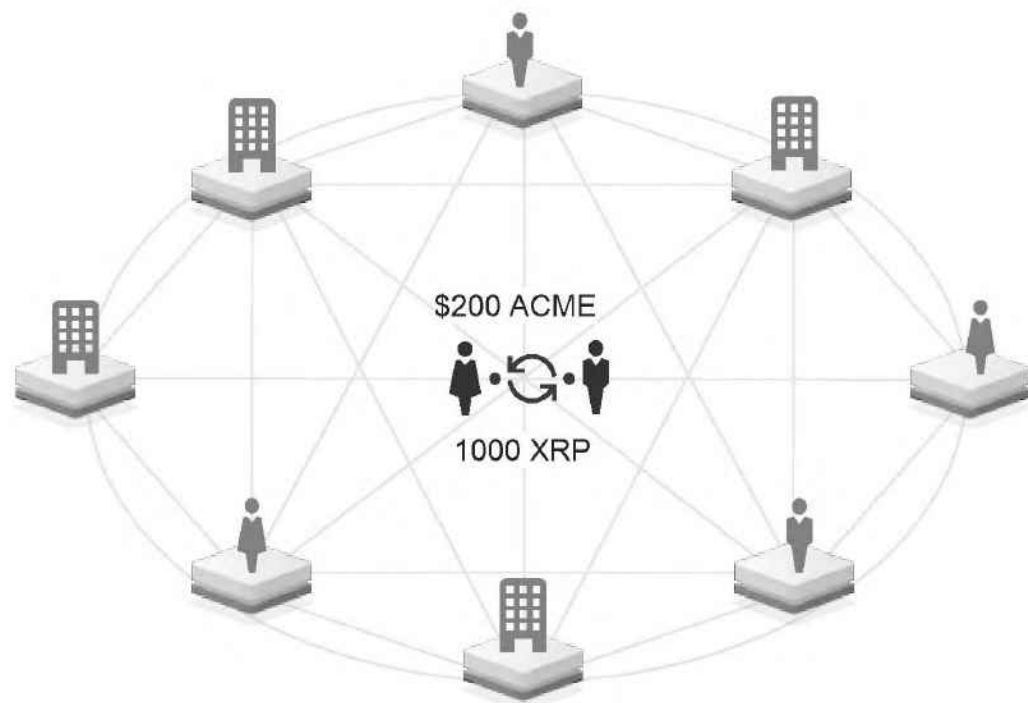
## Transaction Example - P2P Payment on the XRP Ledger

- Alice conducts payments and exchanges within XRP Ledger



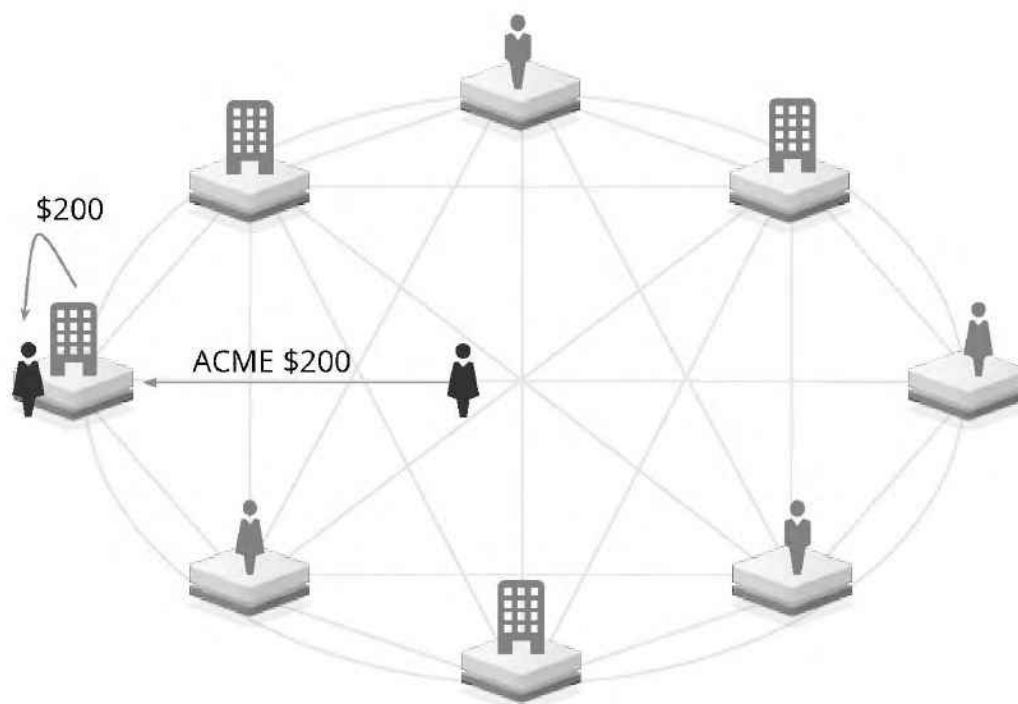
## Transaction Example - Trading on the XRP Ledger

- Alice conducts payments and exchanges within XRP Ledger
- When Alice is ready to “cash out,” she exchanges the XRP for ACME-issued currency



## Transaction Example - Withdrawing Funds

- Alice conducts payments and exchanges within XRP Ledger
- When Alice is ready to “cash out,” she exchanges the XRP for ACME-issued currency
- ...and sends it to ACME, who redeems the IOU for fiat currency outside of the ledger







# XRP Ledger Monitoring

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## Monitoring for Suspicious Behavior on the XRP Ledger



UNITED STATES DEPARTMENT OF THE TREASURY

# FinCEN

FINANCIAL CRIMES ENFORCEMENT NETWORK

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## FinCEN Fines Ripple Labs Inc. in First Civil Enforcement Action Against a Virtual Currency Exchanger

 20150505.pdf 221.45 KB

Contact: Contact: Steve Hudak (703) 905-3770  
 Immediate Release: May 05, 2015

WASHINGTON, DC – The Financial Crimes Enforcement Network (FinCEN), working in coordination with the U.S. Attorney's Office for the Northern District of California (USAO-NDCA), assessed a \$700,000 civil money penalty today against Ripple Labs Inc. and its wholly-owned subsidiary, XRP II, LLC (formerly known as XRP Fund II, LLC). Ripple Labs willfully violated several requirements of the Bank Secrecy Act (BSA) by acting as a money services business (MSB) and selling its virtual currency, known as XRP, without registering with FinCEN, and by failing to implement and maintain an adequate anti-money laundering (AML) program designed to protect its products from use by money launderers or terrorist financiers. XRP II later assumed Ripple Labs' functions of selling virtual currency and acting as an MSB; however, like its parent company, XRP II willfully violated the BSA by failing to implement an effective AML

## Monitoring for Suspicious Behavior on the XRP Ledger

01

### **LAYERING**

Uses multiple gateways  
to rapidly move funds in  
and out



## Monitoring for Suspicious Behavior on the XRP Ledger

01

### **LAYERING**

Uses multiple gateways to rapidly move funds in and out

02

### **STRUCTURING**

Breaks up transactions to avoid known U.S. reporting thresholds



## Monitoring for Suspicious Behavior on the XRP Ledger

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### **XRP THEFTS**

User reports that XRP has been stolen from his/her wallet



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Third party sales of XRP or IOUs through illegal marketing schemes





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06

### **PHISHING SCHEMES**

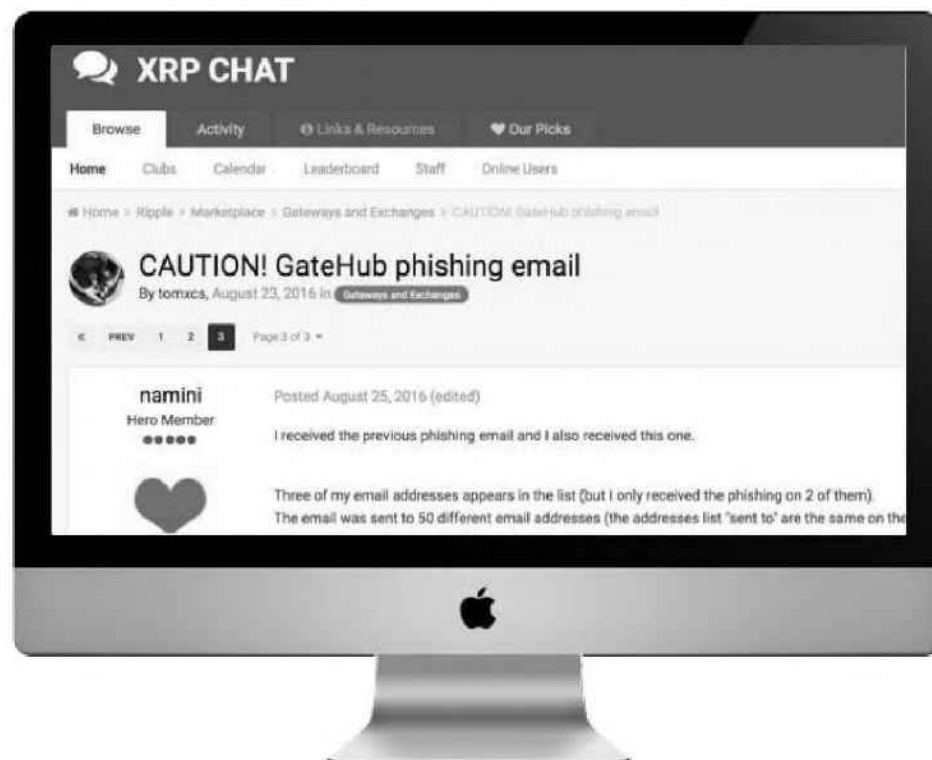
Emails and websites designed to compromise user wallets





## Public Posts of Suspicious Activity

Attempting to connect potentially illegal activity identified in public forums to wallets and transactions on the XRP Ledger



## User-reported XRP Thefts

Analyzing patterns in user-reported thefts  
to uncover common culprits and their  
techniques on the XRP Ledger

A computer monitor displaying the Ripple XRP Theft Report form. The monitor is a silver Apple iMac. The screen shows the Ripple logo in the top left corner. The main heading is "XRP Theft Report". Below the heading are three input fields with labels: "Enter an email address at which we can reach you \*", "Enter your XRP wallet public address \*", and "If known, enter the XRP wallet public address where funds were sent \*". Below the third field is a note: "If you don't know this, type 'I don't know'".

ripple

Solutions \* XRP \* Technology Net

# XRP Theft Report

Enter an email address at which we can reach you \*

Enter your XRP wallet public address \*

If known, enter the XRP wallet public address where funds were sent \*

If you don't know this, type "I don't know"





# Investigation Case Study #1

---





2015

## First Alert

---

A user of the XRP Ledger (“victim”) reports a theft of 1 million XRP

FOIA CONFIDENTIAL TREATMENT REQUESTED BY RIPPLE LABS, INC.



2015

## First Alert

---

The victim, based in Japan, reports receiving unsolicited emails with 2FA codes

FOIA CONFIDENTIAL TREATMENT REQUESTED BY RIPPLE LABS, INC.



2015

## First Alert

---

Ripple's investigation finds two other XRP theft reports naming the same counterparty wallet ("suspect")

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## Ongoing Investigation

---

Over the next 30+ months, Ripple has continued to investigate this suspect's wallet along with other associated wallets





## Ongoing Investigation

---

Over the next 30+ months, Ripple has continued to investigate this suspect's wallet along with other associated wallets

- No KYC information (suspect is not a Ripple customer)







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RPLI\_SEC 0258265

117  
user-reported thefts

---



117  
user-reported thefts

---

5  
associated "suspect" wallets

---



117  
user-reported thefts

---

5  
associated "suspect" wallets

---

113 million  
reportedly stolen XRP



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RPLI\_SEC 0258268



XRP received by suspect wallets between 2015 and 2017

# 261,960,469

XRP received by suspect wallets between 2015 and 2017

97







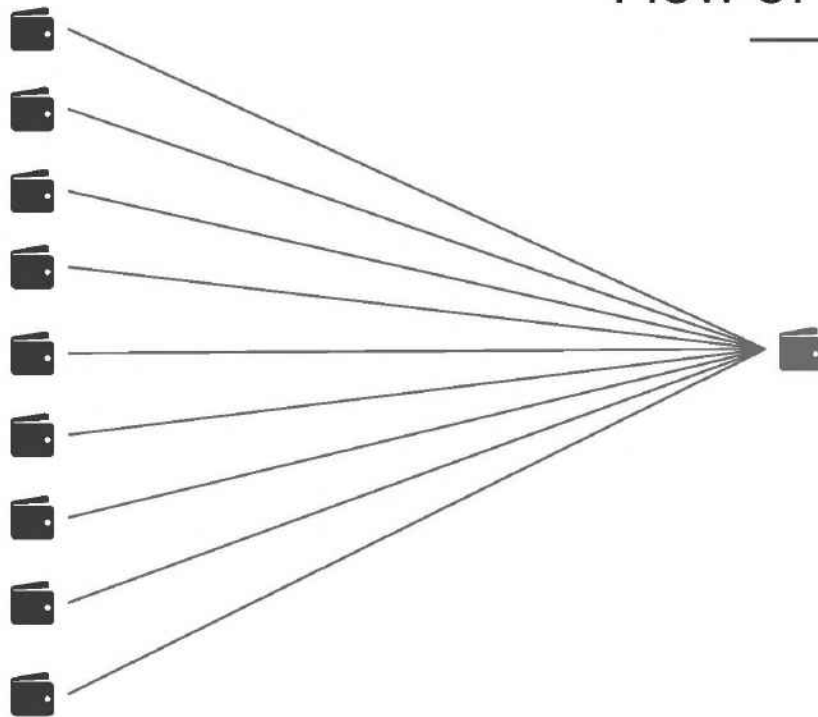


## Flow of Funds

---

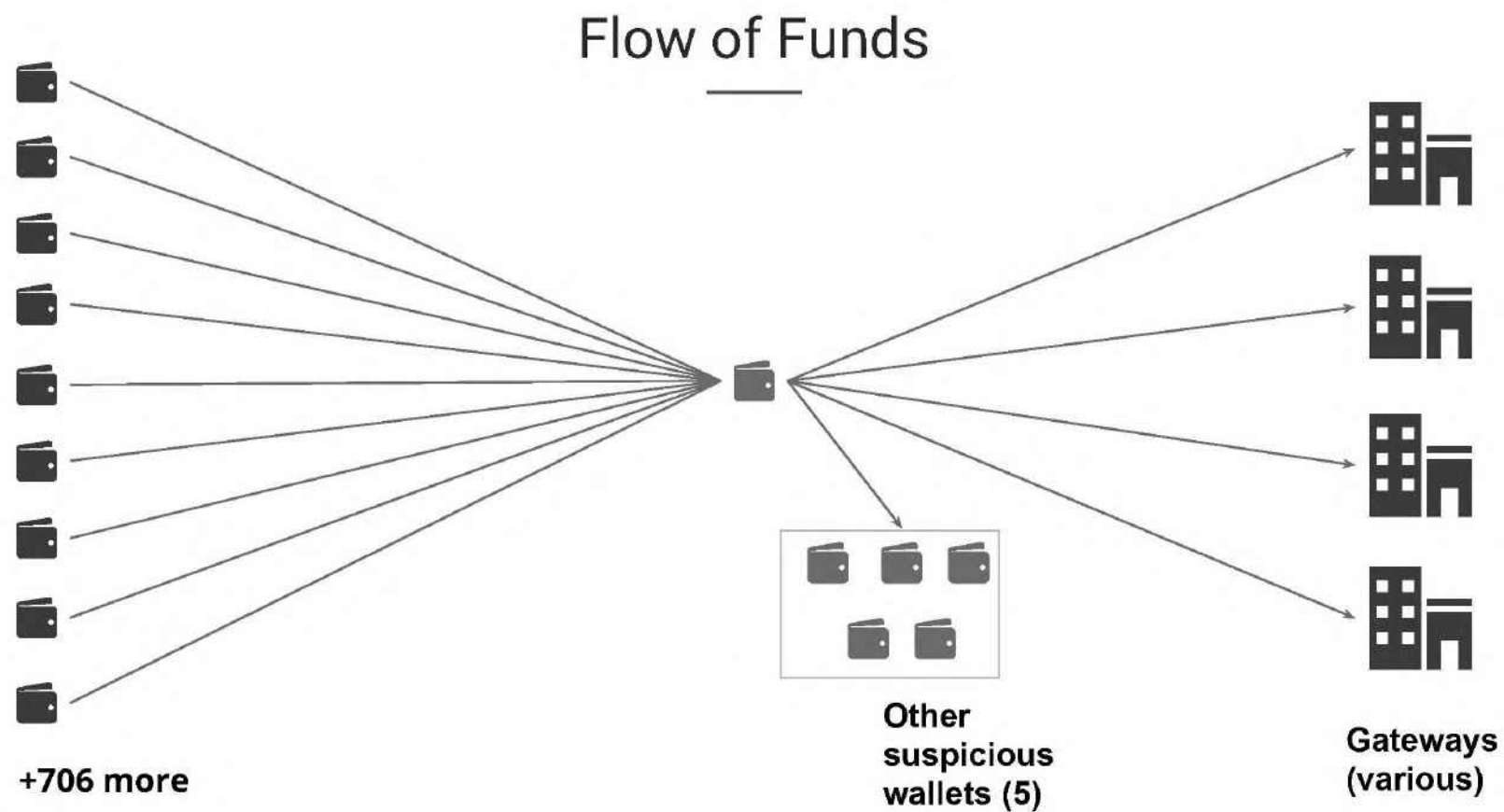


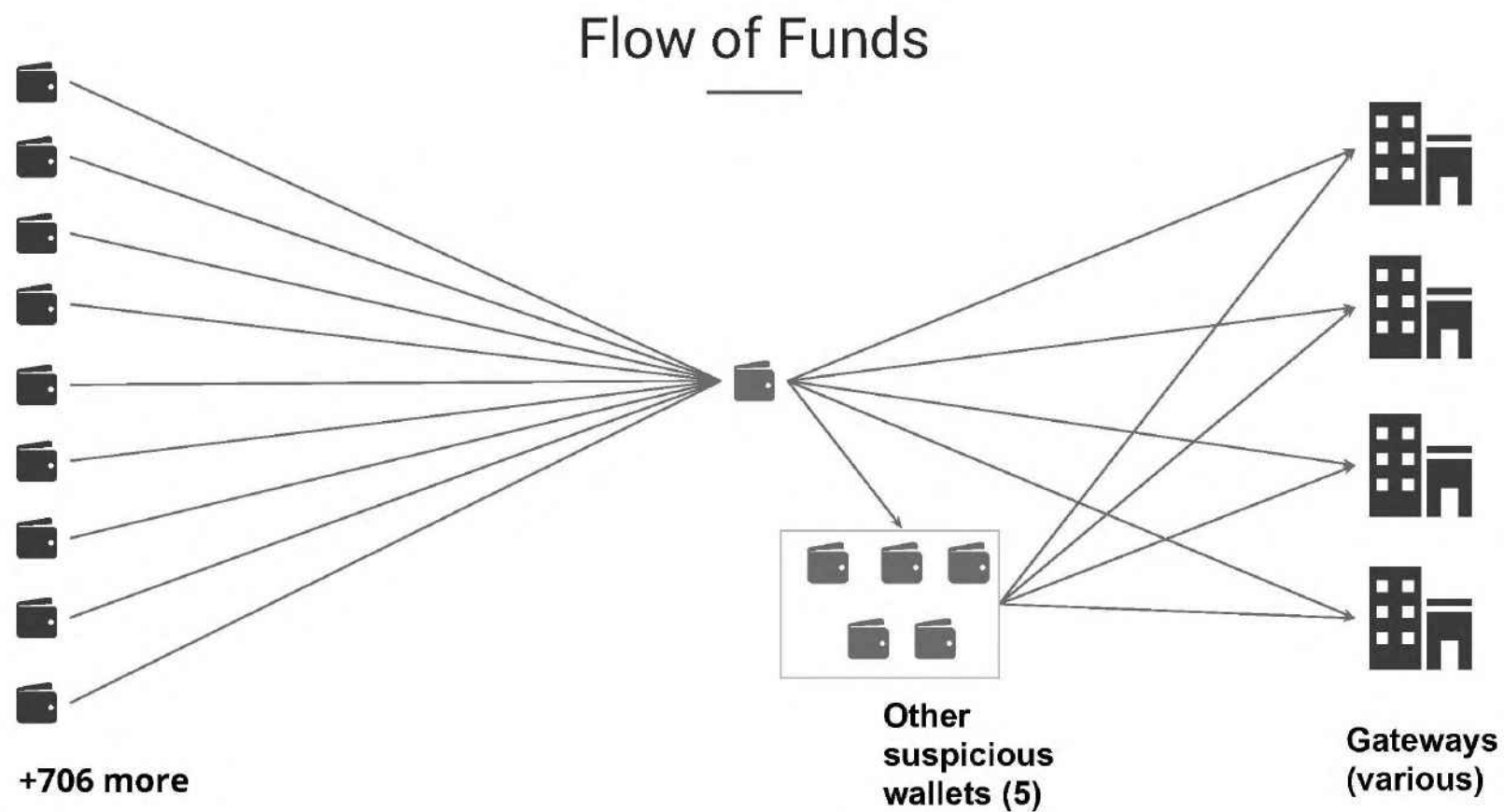
## Flow of Funds

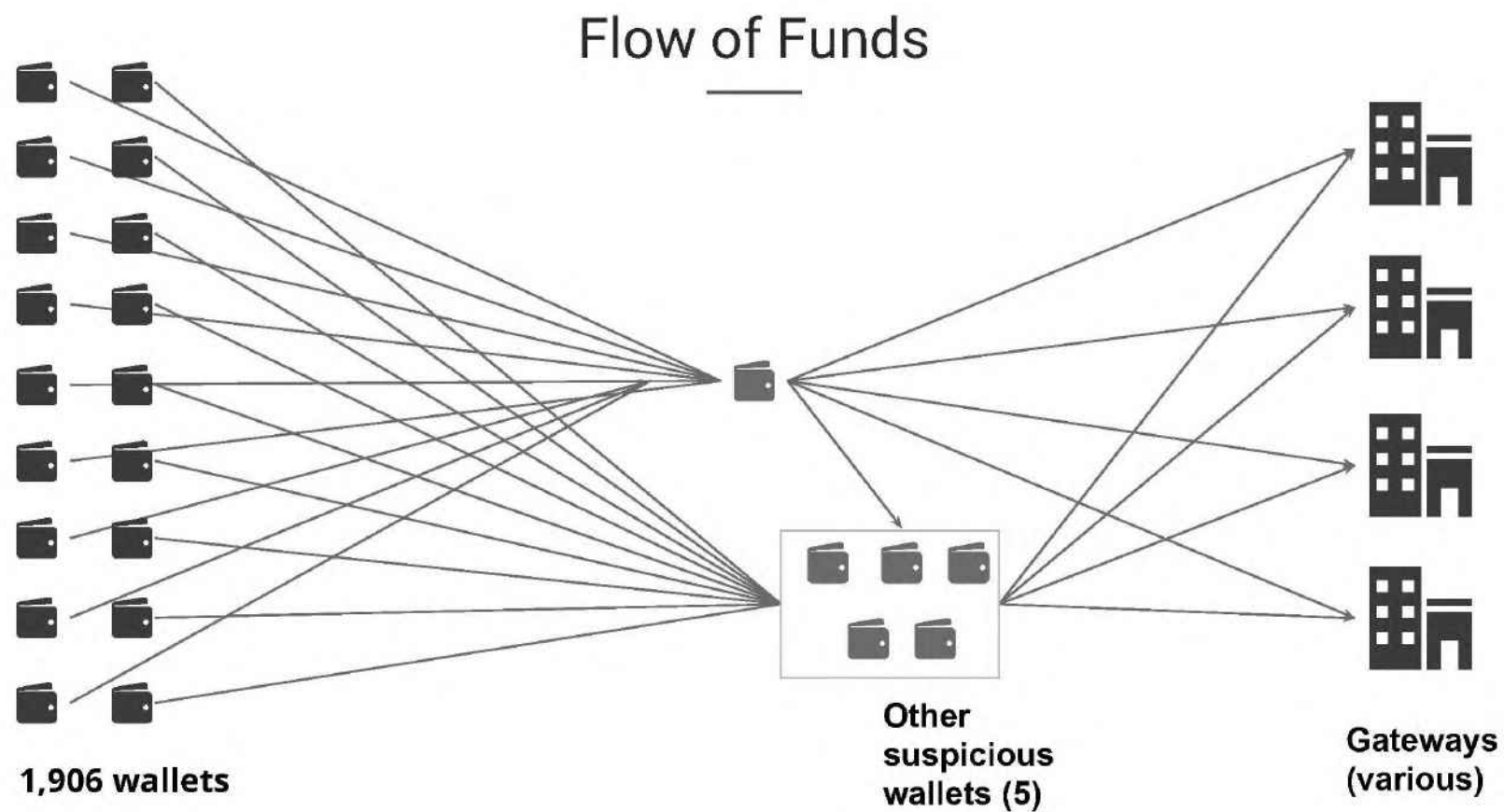


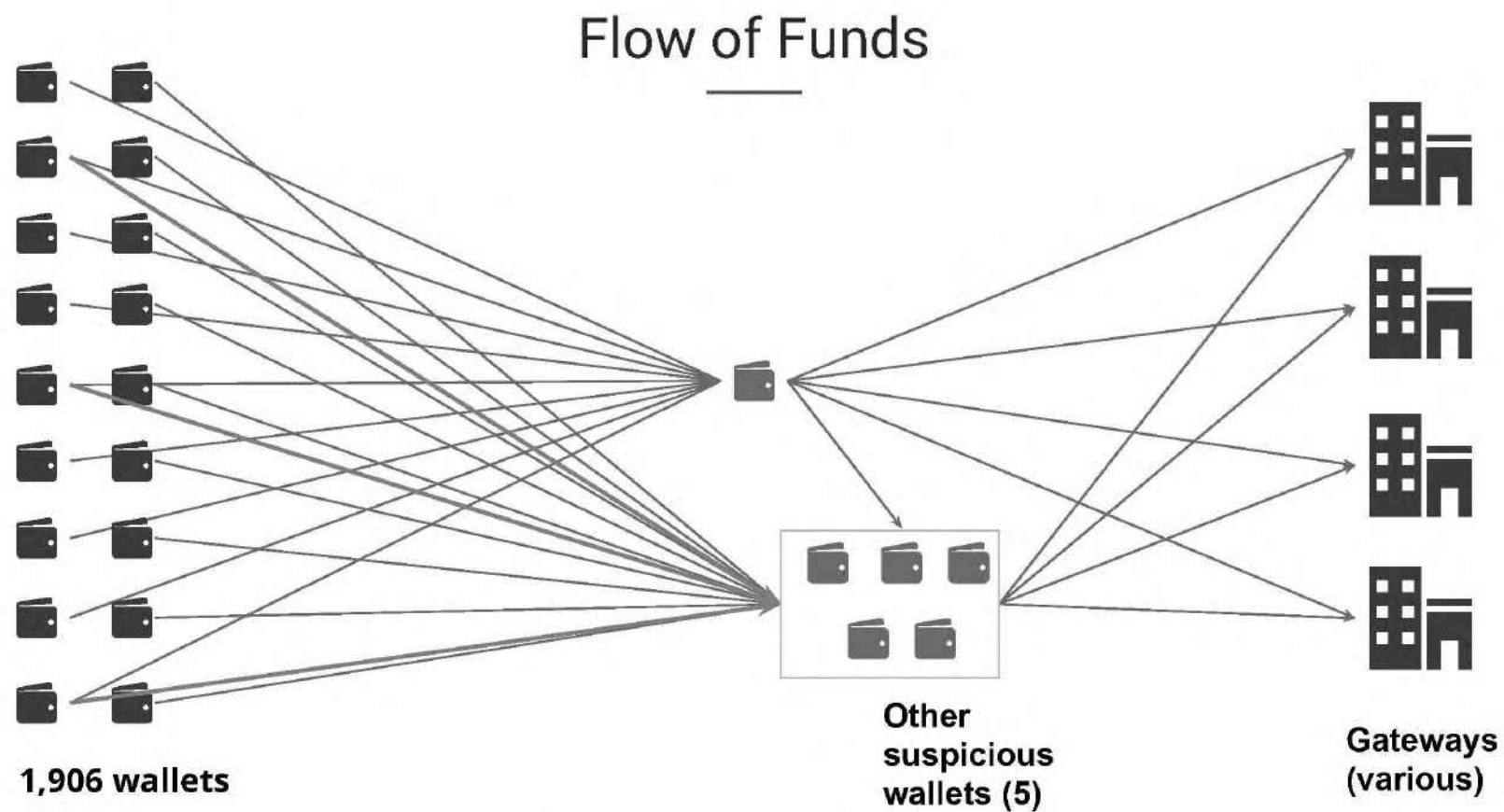
**+706 more**

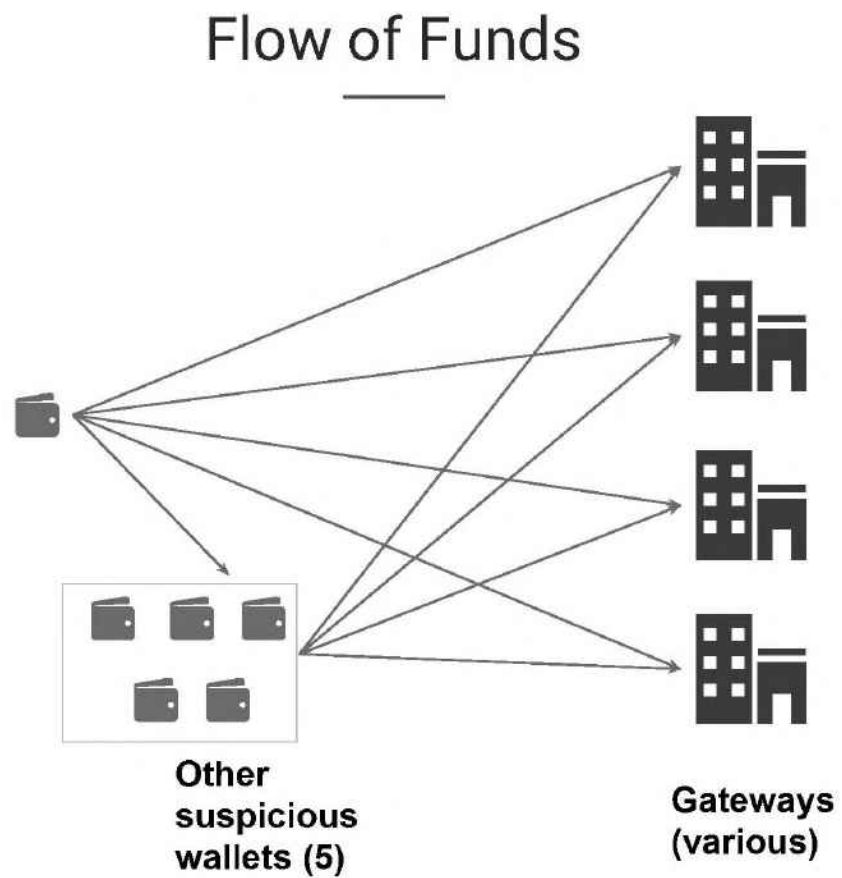


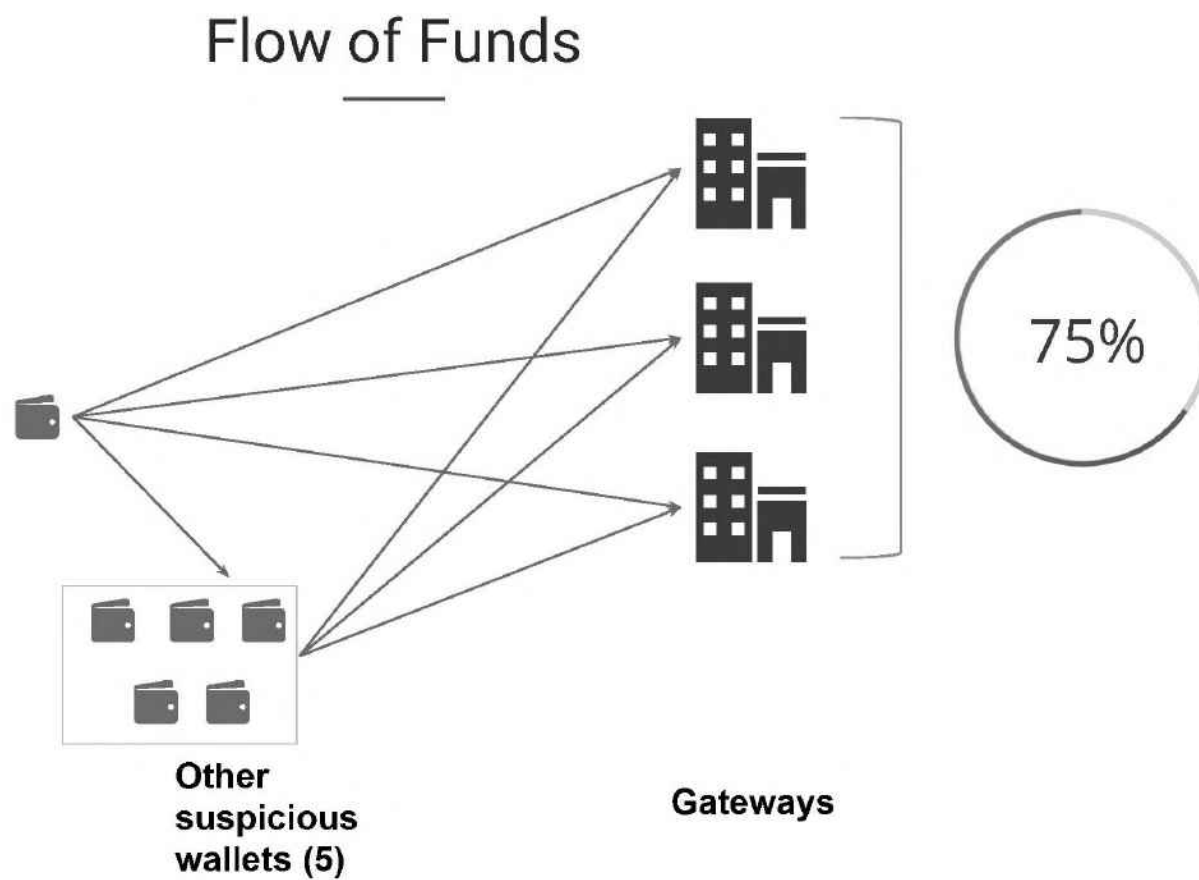




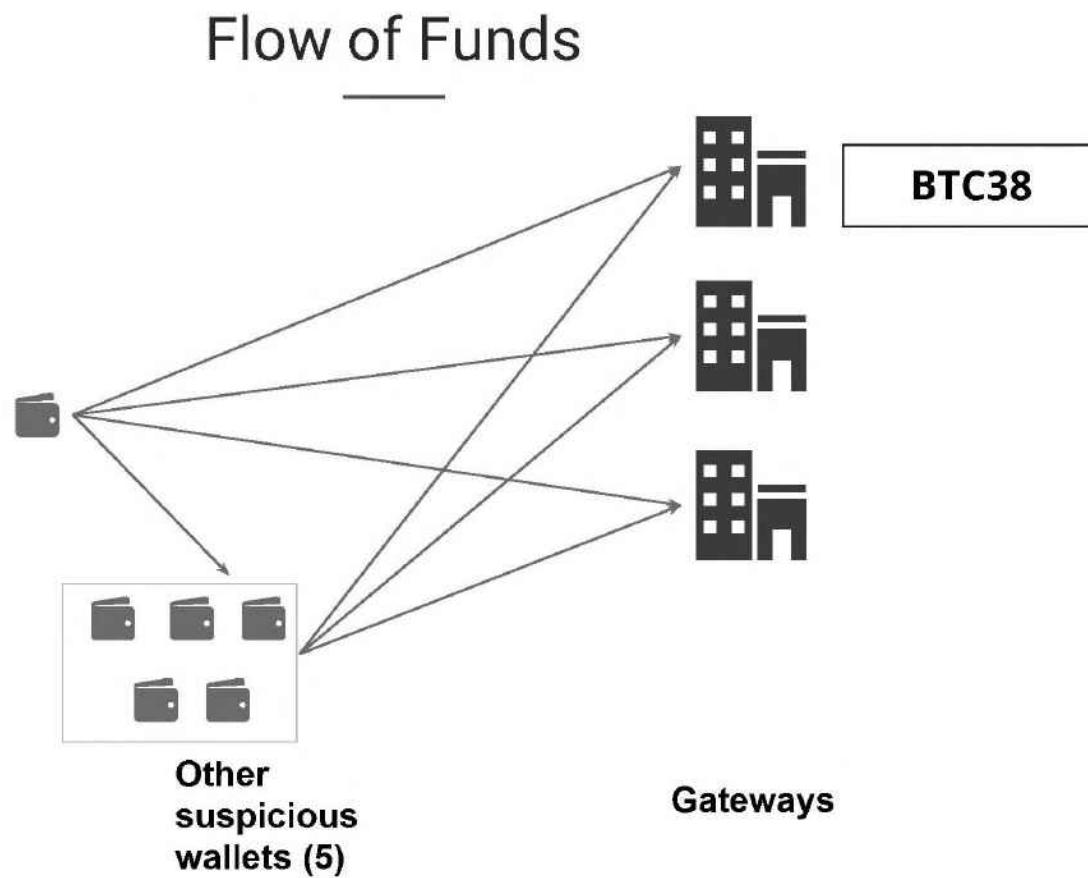








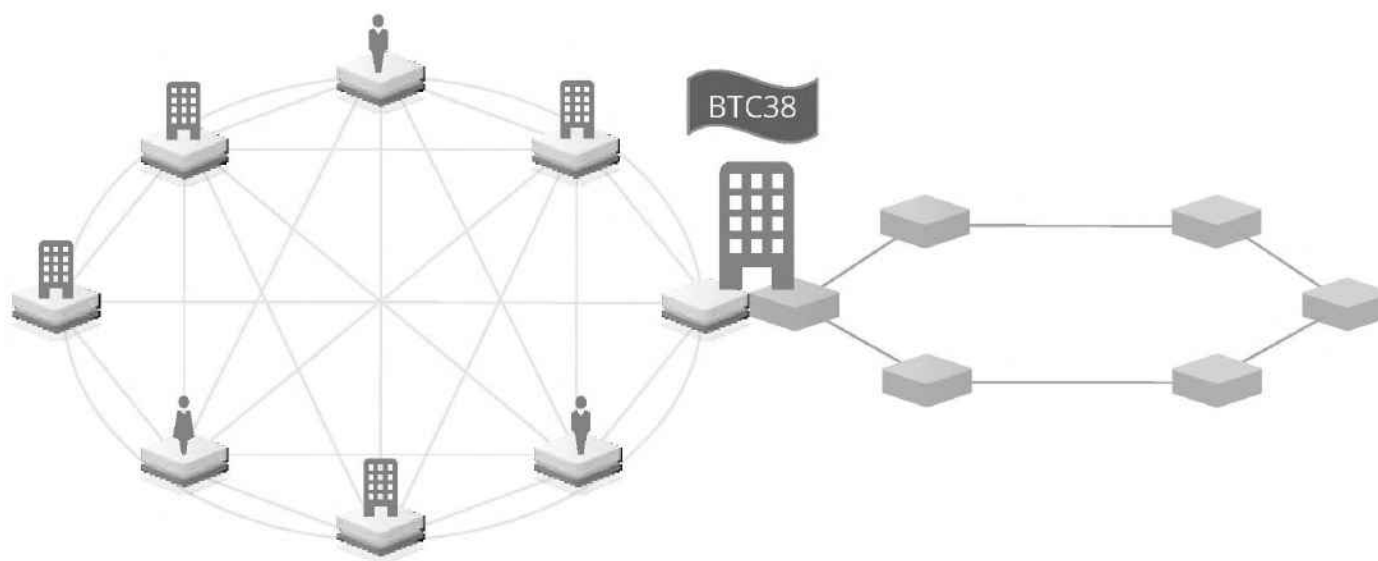




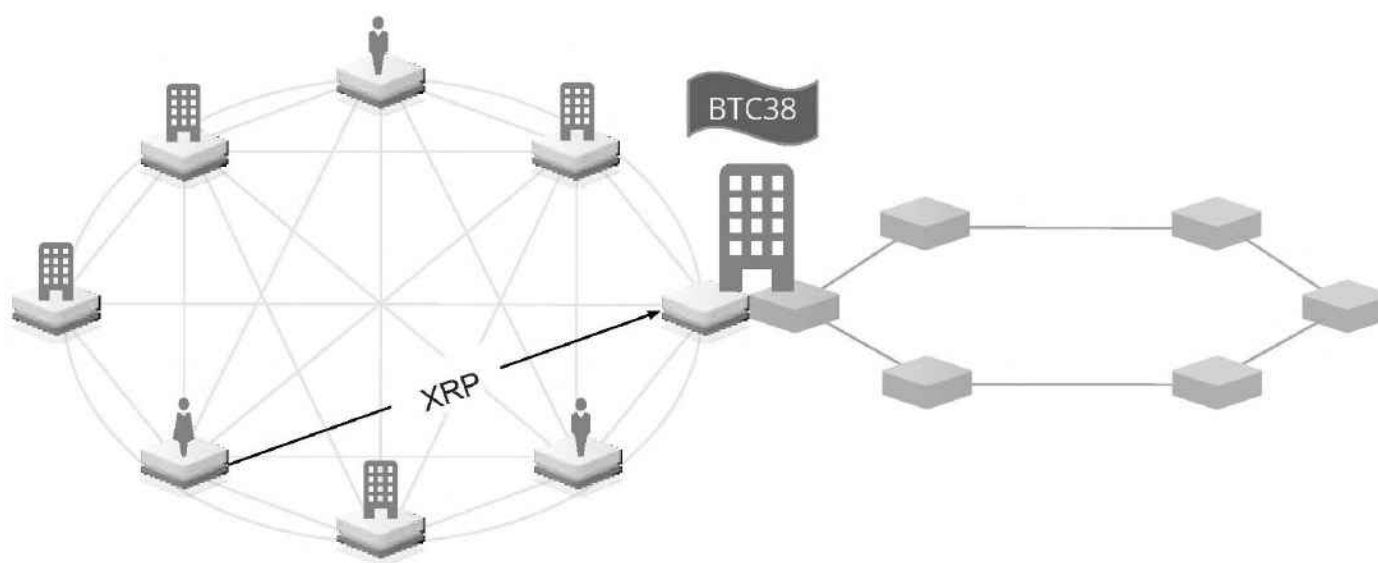


RPLI SEC 0258282

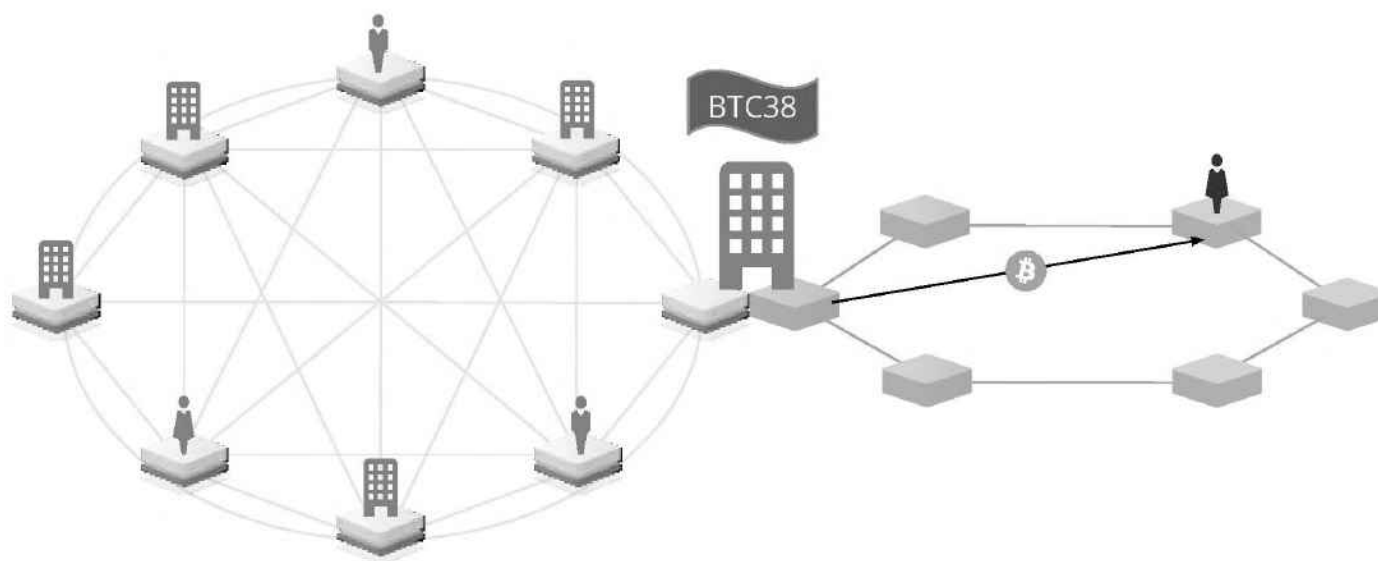
## BTC38.com as a “Bridge” Gateway

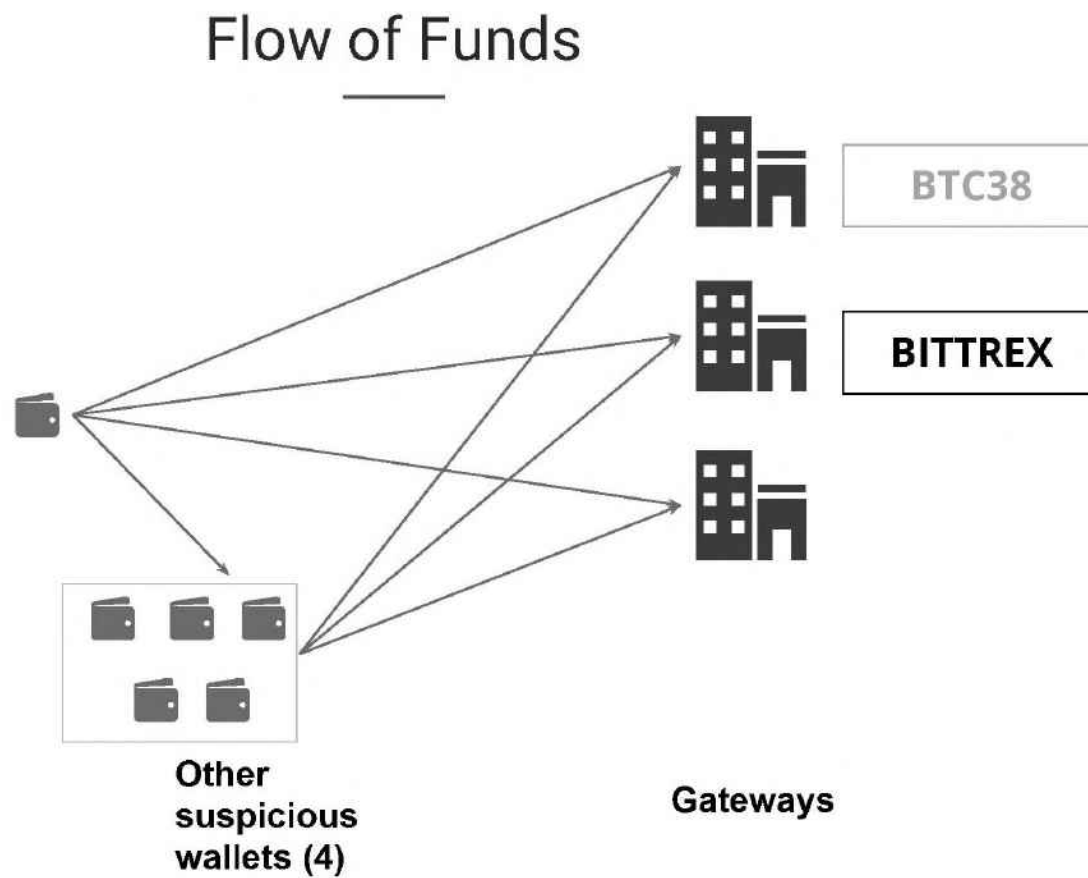


## BTC38.com as a “Bridge” Gateway



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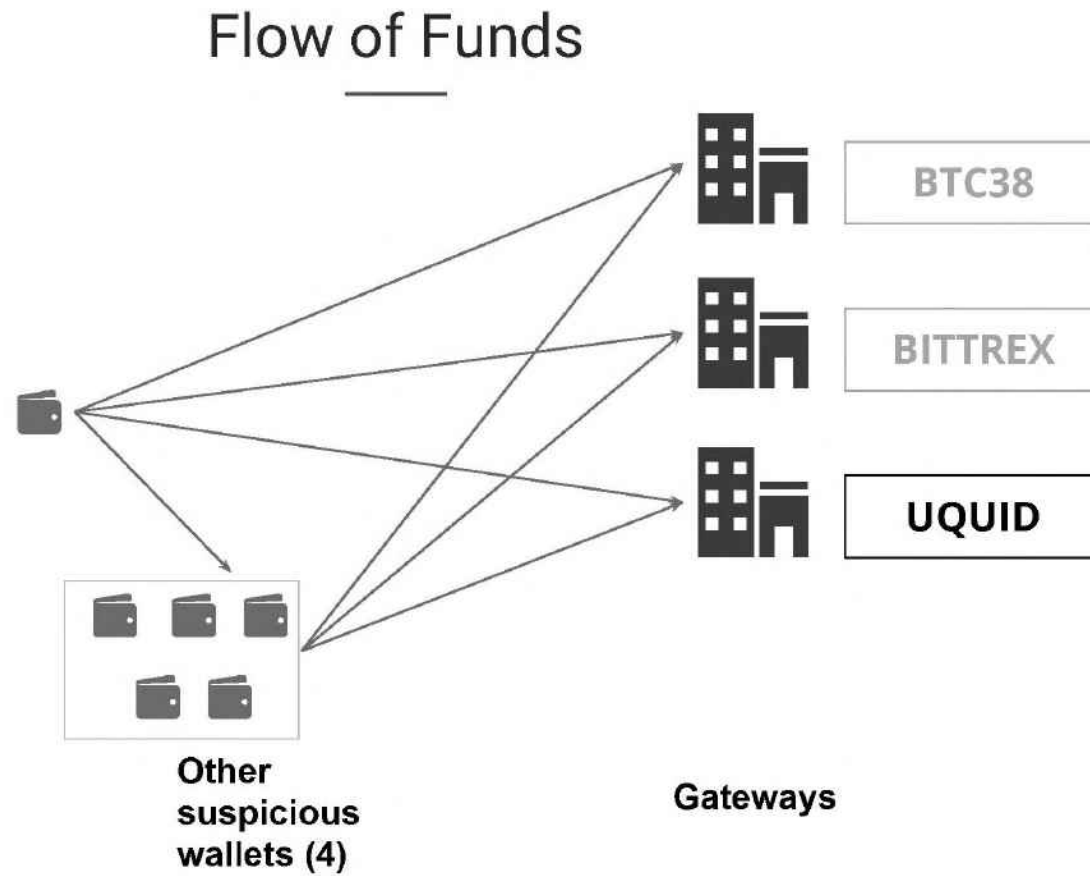


## Bittrex (U.S.)

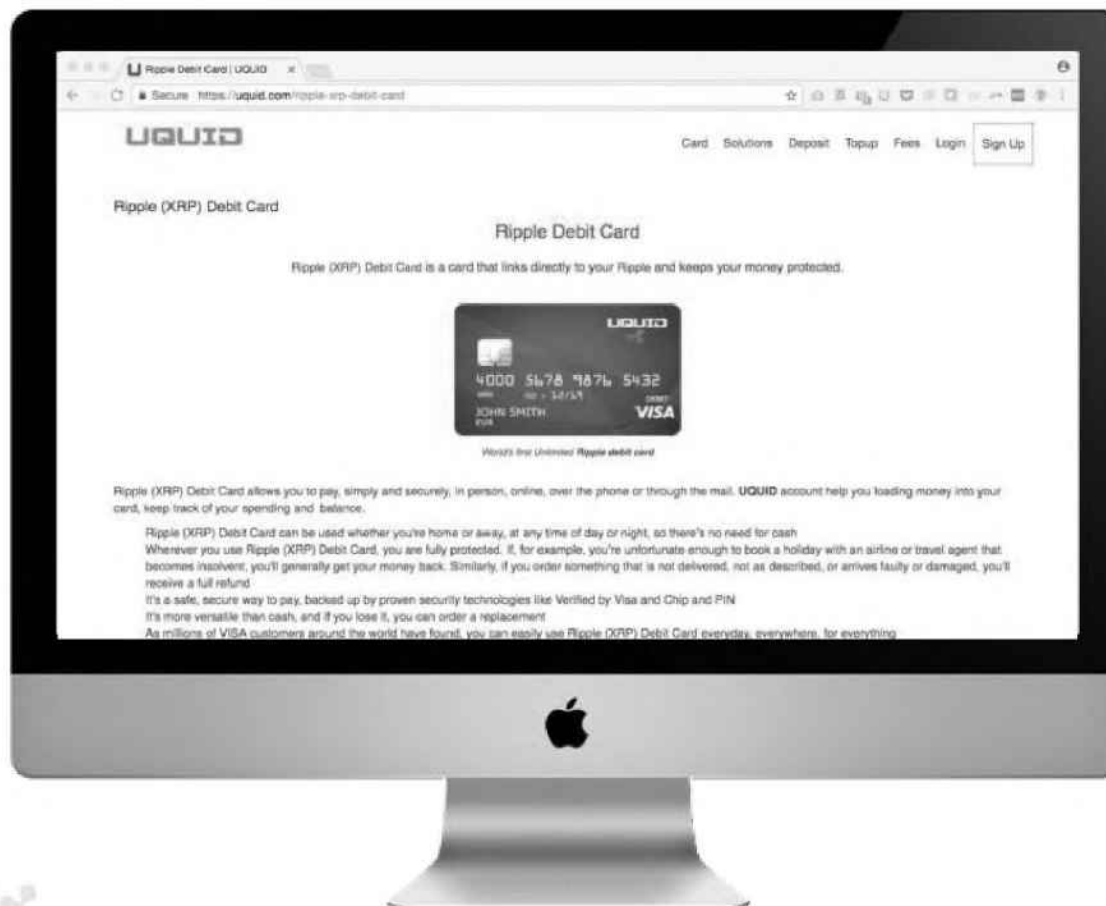


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RPLI\_SEC 0258287







*World's first Unlimited Ripple debit card*

“You can easily use  
Ripple (XRP) Debit Card  
everyday, everywhere, for  
everything.”



[Card](#) [Solutions](#) [Deposit](#) [Topup](#) [Fees](#) [Login](#) [Sign Up](#)

## 5 Reasons to choose Ripple debit card



### NO FEE DEPOSIT

Instant load with 0% fee



### ANONYMOUS

We do not require for ID or verification.



### MULTI CARDS BUY SUPPORT

You can get unlimited cards with only 1 UQUID account



### FAST AND FREE DELIVERY

Our card ships free to 178 + countries with no fees. Typically within 2-3 working days



### AVS MATCHING

Get Easy for shopping at Amazon, Uber, Skrill, Just-Eat, Deliveroo ...

[JOIN FOR FREE](#)



## Features and limits

There are some standard usage limits for our Uquid Visa Cards:

### Rules

#### POS Rules

Number of purchases	Per day
Value of purchases	Per day

#### ATM Rules

Number of ATM transactions	Per day
Value of ATM withdrawal	Per ATM Transaction
Value of ATM withdrawal	Per day
Maximum ATM withdraw	Lifetime

#### Loading Rules

Max any daily load	Per Day	\$2,500	€2,500	£2,000	\$20,000	€20,000	£16,000
Max any lifetime load	Lifetime	\$2,500	€2,500	£2,000	no limit	no limit	no limit
Number of loads	Per Day	2	2	2	no limit	no limit	no limit

#### Unloads Rules

Maximum Total Unloads (All Channels)	Lifetime	\$1,000	€1,000	£1,000	no limit	no limit	no limit
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#### Bank Loads (Direct from Bank)

Max single load	Per Transaction				\$5,000	€5,000	£4,000
Max daily load	Per Day				\$5,000	€5,000	£4,000

Maximum lifetime bank loads

1 lifetime

### Acceptable ID documents include:

Driving license  
Passport  
Government issued ID card

### Acceptable proof of residence documents include:

Utility bill (electricity, internet, water, phone etc...)  
Credit card bill

Your proof of residence must not be more than 3 months old and in English

10001696 10002418 10006242 10008673 10008830 10009004 10009233 10009795 10010035 10011767 10011921 10014208 10014360  
10001697 10002419 10006243 10008674 10008831 10009005 10009234 10009797 10010037 10011768 10011922 10014210 10014361  
10001698 10002420 10006244 10008675 10008833 10009006 10009236 10009798 10010038 10011769 10011923 10014211 10014362  
10001699 10002421 10006245 10008676 10008834 10009007 10009237 10009801 10010040 10011775 10011924 10014213 10014363  
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10001712 10002690 10006258 10008693 10008861 10009036 10009291 10009863 10010058 10011796 10011942 10014229 10015981



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destination tags

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## Structuring Below Identification Thresholds

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One of UQUID's identity verification  
tiers starts at \$1,000 USD.



# Investigation Case Study #2

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## Ripple Identifies Copycat Websites





## Ripple Identifies Copycat Websites



### Initial Research:

- No information regarding how XRP is sold
- No XRP Ledger address(es) listed on site
- Domain registration anonymous
- Google search for generic email address rendered no matches



## Connecting the Dots via OSINT



"VLOG: Buying another  
100USD Ripple Coin | Ripple  
Network"



## Connecting the Dots via OSINT



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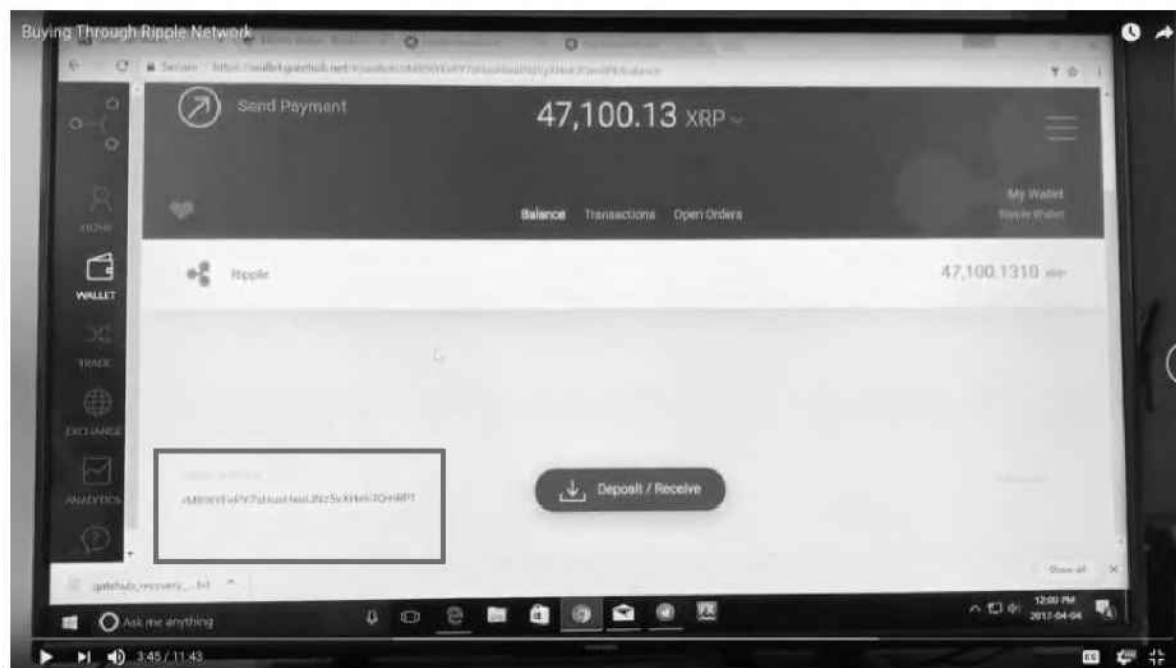
126

RPLI\_SEC 0258299

## Connecting the Dots via OSINT

The missing  
piece, uncovered

The XRP Ledger  
wallet address is  
briefly provided in  
the video



## Connecting the Dots via OSINT

 **h.q.n.huy@gmail.com** is associated to this person

Name	Huy Nguyen	is associated with 100+ domains
Organization	Hqn Limited	
Address	5243 ASTWELL AVE.	<a href="#">map</a>
City	MISSISSAUGA	
State	ONTARIO	
Country	 Canada	
Phone	+1.6478618809	
Fax	+1 801 765 9400	
Private	no	

### One of Two Individuals Identified

---

Email address and physical address seen in video match that of a “Huy Nguyen” in Canada



## Connecting the Dots via OSINT

### Uncovering More through Social Media

—  
An Instagram  
account for a “Leon  
Pereira” uncovers  
photos evidencing  
misrepresentation



## Connecting the Dots via OSINT



### Identifying the Relationship

Another Instagram post by Leon Pereira finds potential match to “Huy Nguyen”



## Connecting the Dots via OSINT



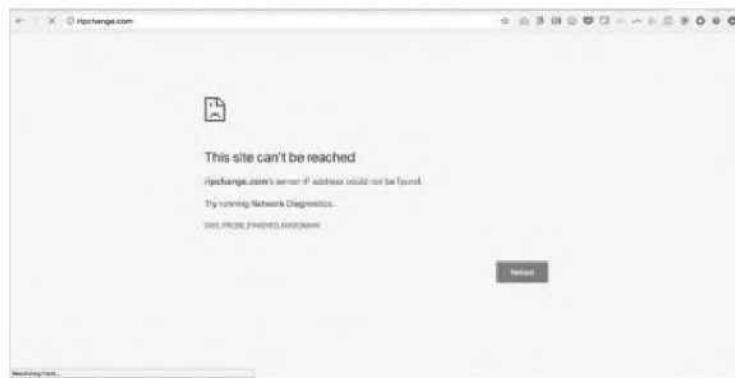
### Identifying the Relationship

An account appearing to match Huy Nguyen posts similar photos evidencing misrepresentation





## Action & Resolution



## Website Takedown

After the issuance of several cease-and-desists, the website owners took them down.



# \$1,937,897

worth of transactions in XRP and BTC between November 2016 and May 2017



133

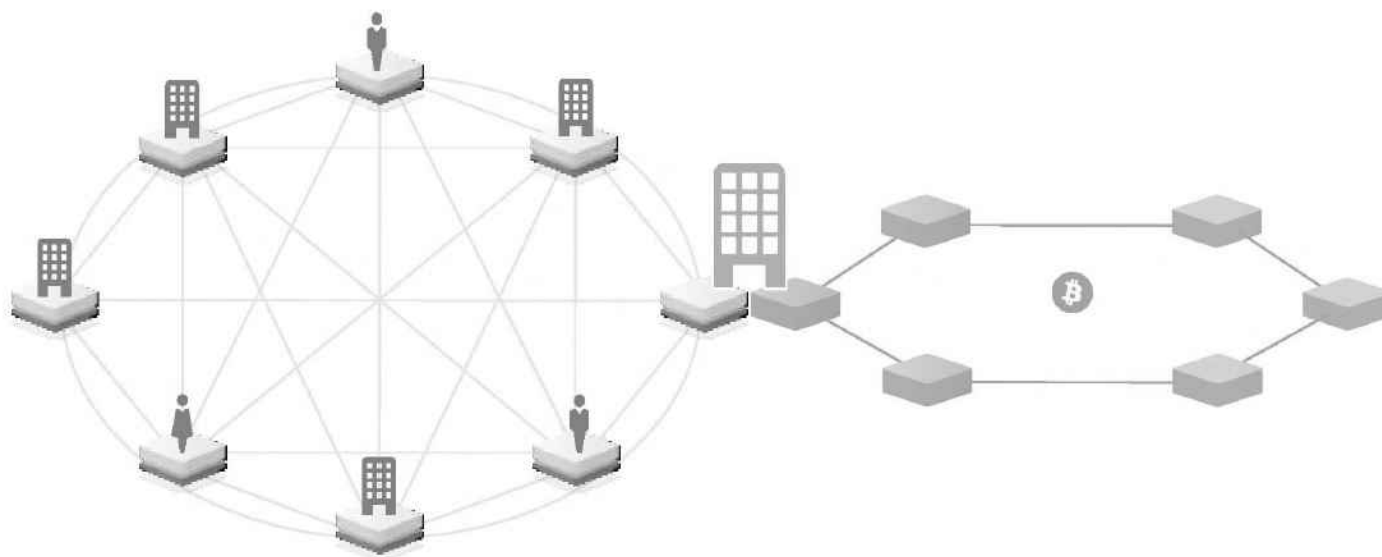
## Investigative Challenges



## Investigative Challenges

1

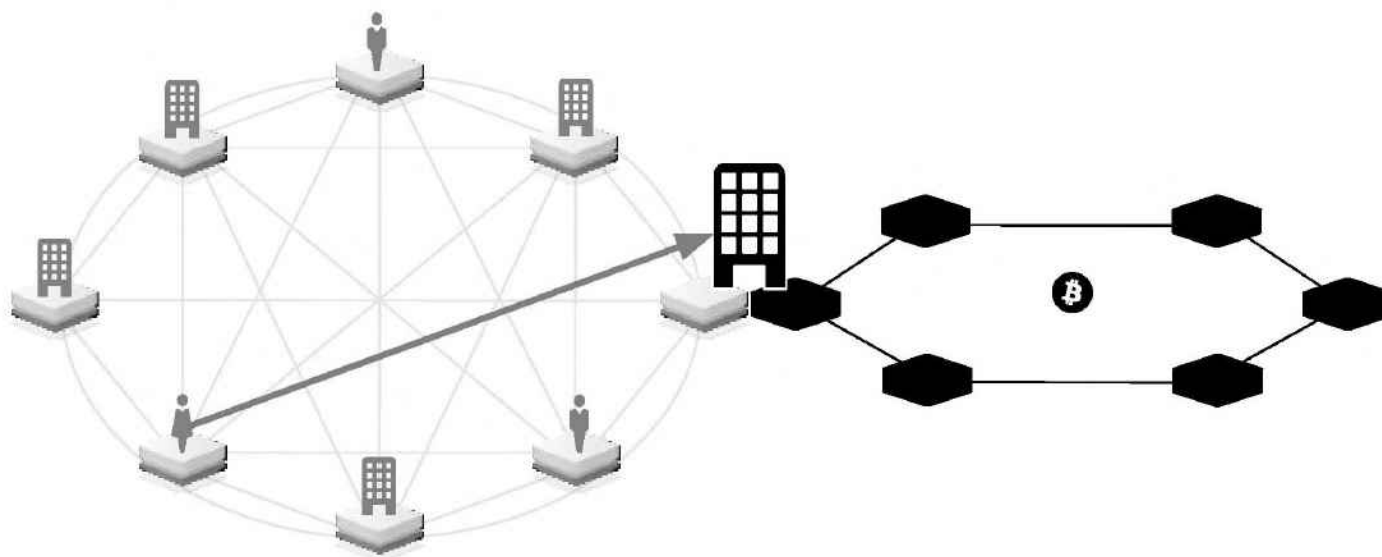
Off-Ledger is a Black Box



## Investigative Challenges

1

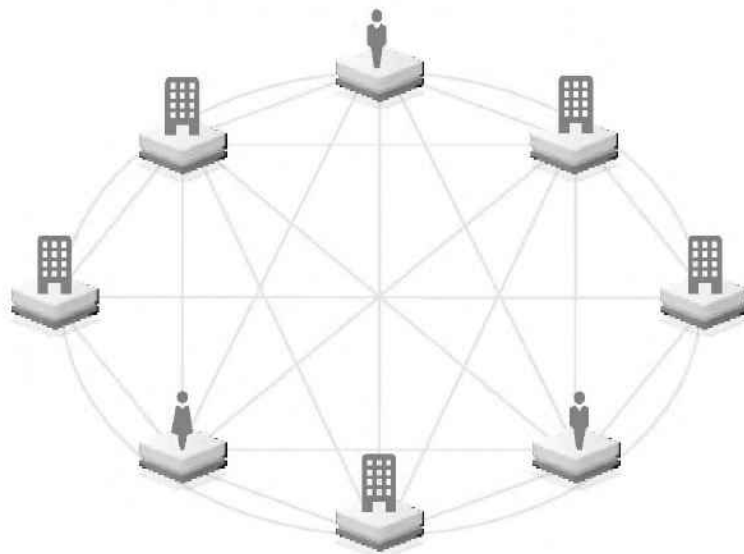
Off-Ledger is a Black Box



## Investigative Challenges

1

Off-Ledger is a Black Box



2

KYC Info (if available) is held by the Gateway



## Investigative Challenges – Following the Trail



## Investigative Challenges – Following the Trail

- Regulation across different countries is patchwork, unclear, or non-existent
  - Virtual currency exchanges are not always subject to AML regulation
  - Critical KYC data is often not captured or is only partial
  - Law enforcement may encounter dead-ends at these exchanges
  - 314(b) requests return limited or no information





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- Distributed nature complicates cross-border coordination
  - Information sharing across borders difficult due to varying privacy / info-sharing laws
  - Law enforcement coordination across borders can be cumbersome, time-consuming
- Virtual currency wallets relatively easy to set up, from anywhere
  - Law enforcement often must rely on outbound flow of funds (i.e. exchanges) to identify suspects
  - Potentially unlimited structuring and layering of funds through multiple wallets
  - Employment of straw men for additional layering

## Investigative Challenges – Following the Trail

- Transactions move quickly and are irreversible
  - Layering can happen in real-time among a variety of exchanges, coins, and wallets
  - Recovery of funds (e.g. thefts) incredibly rare



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  - Potential investigative dead-end



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- Hardware crypto wallets allow for easy portability (cash smuggling alternative)
- Anonymity / pseudo-anonymity
  - Non face-to-face customer relationships
  - Anonymous funding
  - Anonymous transfers if sender/receiver not identified



# Reporting & Information Sharing

Notifying Gateways, Law Enforcement, and the Industry





## Information Sharing

---

Ripple's wholly owned subsidiary XRP II, LLC participates in the 314(b) Voluntary Information Sharing program. Parent company Ripple is a founding member of the Blockchain Alliance, and regularly engages with law enforcement.



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### 314(B) VOLUNTARY INFORMATION SHARING

XRP II, LLC has notified  
FinCEN that it elects to  
share information pursuant  
to section 314(b).

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### GATEWAY NOTIFICATIONS OF UNUSUAL ACTIVITY

Ripple notifies gateways upon user reports of suspicious activity proceeds exiting via the gateway.



## Notifying Gateways

Hello,

We are reaching out to notify you of a suspicious wallet that is sending payments through Uiquid. The suspicious wallet is:

[REDACTED]

The above wallet has been named in at least one XRP theft report submitted to Ripple. The suspicious wallet has sent 458 payments to Uiquid's wallet over the past two weeks using 458 unique destination tags. Please see the attached spreadsheet for details of these transactions and destination tags.

While Ripple has only received one theft report involving this suspicious wallet, it is involved in other suspicious activity. Therefore, we are notifying you of any associated transactions and/or customer accounts.

Sincerely,

Dear Melissa,

Thank you for alerting us!

Actually, we have such an option as a black list of suspicious wallets we are being reported about, so if you keep us informed about such ones as they appear, we'll be able to block them.

Concerning these particular transactions, unfortunately, it is too late to get this fraudulent activity blocked, for funds have already been exchanged and sent along, so they are no longer in our disposition. However, once being officially requested to do so, we can provide wallet owner with the IP and the addresses of BTC recipient who has got the exchanged funds once these transactions were completed.

Thank you for your cooperation!

Sincerely,  
Changelly support team

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### FOUNDING MEMBER - BLOCKCHAIN ALLIANCE

In January 2016, Ripple became one of the Blockchain Alliance's first industry members.



#### OUR MISSION

To provide a forum for open dialogue between industry and law enforcement and regulatory agencies, in order to help combat criminal activity on the blockchain.

#### WHO WE ARE

The Blockchain Alliance is a public-private forum created by the blockchain community. We are a broad coalition of companies and organizations who have come together with a common goal – to make the blockchain ecosystem more secure and to promote further development of this transformative technology.





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### ONGOING LAW ENFORCEMENT ENGAGEMENT

Ripple regularly hosts on-site law enforcement visits and presents at AML/CFT conferences.

## Reporting to Law Enforcement



### Complaint Referral Form Internet Crime Complaint Center

**Note:** Fields marked with \* are required.

#### Victim Information

\* **Name:**  MR  
Business Name:   
Age:  ↓  
\* **Address:**   
Address (continued):   
Suite/Apt./Mail Stop:   
\* **City:**   
County:   
\* **Country:**  ↓  
State:  ↓  
\* **Zip Code/Route:**   
\* **Phone Number:**  numbers only (1112223333)  
\* **Email Address:**



## Reporting to Law Enforcement

### Description of Incident

**\* Provide a description of the incident and how you were victimized. Provide information not captured elsewhere in this complaint form.**



Which of the following were used in this incident? (Check all that apply.)

☐ Spoofed Email

☐ Similar Domain

☐ Email Intrusion

☒ Other Please specify:

156

## Broader Solutions to Investigative Challenges



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Consistent regulation of digital currency exchanges



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Information sharing (trends, typologies, etc.) between industry and agency



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Collaborative cross-border law enforcement and regulatory partnerships



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Implement improved reporting solutions to more quickly triage and address cases



# Public XRP Tools for Investigations





xrpcharts.ripple.com

View wallets, transactions, and  
general market activity

The screenshot displays the 'xrpcharts.ripple.com' interface. At the top, there are navigation links for 'Markets', 'Network', and 'Accounts'. The main header is 'XRP CHARTS'. Below this, a transaction ID '2400DA94362B732660BFBE18DE713B0BA7EAM06E742FFB4F5EA49B018D7314F' is shown with a '60' icon. The transaction is categorized as 'Payment' and 'Successful'. The description states: 'This transaction was successful, and validated in ledger 30668785 on June 22, 2017 9:58 AM.' The description further details: 'This is a Payment transaction. The payment is from -tomoponta (rUgHvUv32KbUwK9W7y3QcXV2z) to rP308opdWwK9B5W721eP3UeqgRq. It was instructed to deliver 40 XRP. The actual amount delivered was 40 XRP. The transaction's sequence number is 42.' The 'MEMOS' section lists: 'The transaction contains the following memos: 1. Type: client (deprecated link), Format: text/plain (deprecated link), Data: github (deprecated link)'. The 'TRANSACTION COST' section notes: 'Sending this transaction consumed 6.000015 XRP.' The 'FLAGS' section states: 'The transaction specified the following flags: • tfFullyCanonicalSig'. The 'AFFECTED LEDGER NODES' section indicates: 'It affected 2 nodes in the ledger.' The 'MODIFIED NODES' section lists: '• It modified the AccountRoot node of -tomoponta (rUgHvUv32KbUwK9W7y3QcXV2z) • Balance reduced by 40.000015 from 75.891894 to 35.891879 XRP • It modified the AccountRoot node of rP308opdWwK9B5W721eP3UeqgRq • Balance increased by 40 from 438.362982 to 478.362997 XRP'.



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RPLI\_SEC 0258337

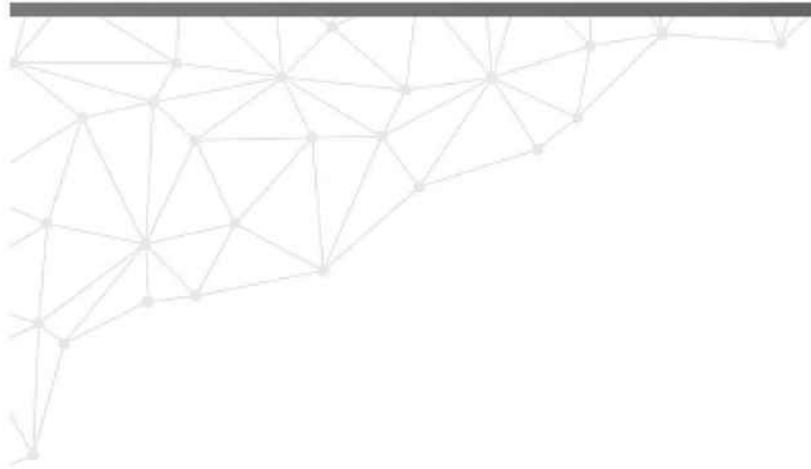
coinmarketcap.com

List of gateways that list XRP

#	Source	Pair	Volume (24h)	
1	Bithumb	XRP/KRW	\$9,625,340	\$
2	Coinone	XRP/KRW	\$5,642,280	\$
3	Poloniex	XRP/BTC	\$5,634,470	\$
4	Bittrex	XRP/BTC	\$3,656,310	\$
5	Korbit	XRP/KRW	\$3,609,590	\$
6	Kraken	XRP/BTC	\$1,761,580	\$
7	Poloniex	XRP/USDT	\$1,634,180	\$
8	Kraken	XRP/EUR	\$1,498,250	\$
9	Bitstamp	XRP/USD	\$1,398,070	\$
10	Kraken	XRP/USD	\$1,343,200	\$
11	Bitfinex	XRP/USD	\$957,568	\$
12	Bitfinex	XRP/BTC	\$757,144	\$
13	Gatehub	XRP/BTC	\$524,248	\$
14	Jubi	XRP/CNY	\$503,130	\$
15	Bitstamp	XRP/EUR	\$424,378	\$
16	Bitstamp	XRP/BTC	\$354,637	\$
17	BTC38	XRP/CNY	\$345,025	\$
18	Bittrex	XRP/USDT	\$256,298	\$
19	RippleFox	XRP/CNY	\$240,832	\$
			RPLI_SEC 0258338	



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## Q&A

